

Exhibit "A"  
Ordinance No. 2015-77  
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## City of Clermont

### Downtown Clermont Redevelopment Agency

### CRA Redevelopment Plan



Downtown Clermont Redevelopment Agency  
685 W. Montrose St.  
Clermont, Florida 34711

# City of Clermont

## Downtown CRA Redevelopment Plan

GAI Project Number: R140908.01

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## 1.0 Introduction

### Historical Background

Clermont is situated in Lake County which was named for its over 1,400 named lakes. Strategically located just west of Orlando and north of Disney World, Clermont has a population of over 29,000 based on 2013 Census data. With over 14.8 square miles Clermont is the second largest city in Lake County with the largest population of all cities in Lake County. Unemployment rates in Lake County and the cities within Lake County have been on the rise over the last four years. According to 2013 Census estimates, Lake County's unemployment rate was 12.0%, while the unemployment rate in Clermont was 10.8%. These rates represent an increase over the unemployment rates of 2010 when Lake County's unemployment rate was 8.1% and Clermont's unemployment rate was 8.3%.

The city was founded in 1884 and incorporated in 1916. The history of Clermont mirrored that of many other cities, following a path of decline prior to the creation of the City's Downtown Redevelopment Area in 1997. In the years following WWII, the automobile and the mobility that it afforded the average American redefined development patterns and business location decisions. As new highways and interstates were constructed to meet the demands of an increasingly auto-oriented society, many businesses abandoned downtowns for the increased visibility and accessibility of highway commercial centers. As a consequence, many traditional downtown areas became less economically vital and attracted less private and public investment. Buildings and infrastructure were allowed to deteriorate, contributing to the decline of downtown viability and property values.

In 1997 by adoption of Resolution No. 950, the City of Clermont identified the Downtown Redevelopment Area and created the Downtown Clermont Redevelopment Agency whose charge was to prepare a redevelopment plan, implement planned projects and obtain the necessary funding. The downtown area continues to be the focal point of a robust and growing community and the continued redevelopment of the 157 acres within the redevelopment area has been a continuing effort. New studies, projects and cooperation within from the business and residential community within the redevelopment area are necessary to continue these efforts.

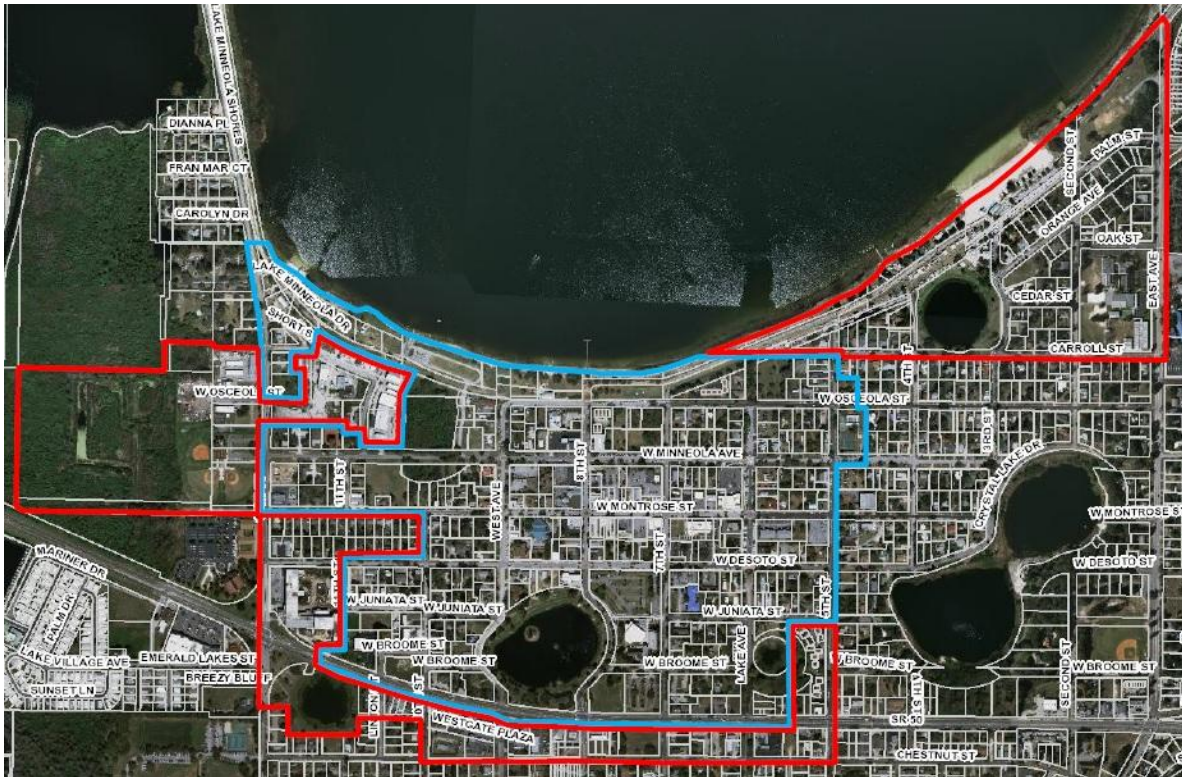
The goals and objectives of the plan were kept broad enough to allow for flexibility in the projects which would be implemented, but also realistic to ensure that they could be accomplished. As with any plan, the redevelopment plan should be updated from time to time in order to take advantage of new ideas and efforts to continue with redevelopment in the district.

In 2005 the original redevelopment plan was updated substantially which assisted in providing continued diversity allowing the Downtown Clermont Redevelopment Agency the ability to work in a variety of ways to support the revitalization of the district. The 2005 update included streetscape in the West Montrose Street area consisting of new sidewalks, trees, benches, and new lighting with underground infrastructure improvements. These physical improvements assisted in efforts to stabilize the downtown area. Continued streetscape projects and other new programs were implemented to continue the effort to revitalize the downtown area and create a new sense of vitality.

A minor update to the redevelopment plan was completed in 2010, the update incorporated incentive programs ranging from façade improvement grants and impact fee assistance to building code compliance assistance. Additionally, street lighting improvements were included for when LED lighting is integrated to further improve the downtown lighting conditions. Since the completion of the 2010 redevelopment plan update, the Downtown Clermont Redevelopment Agency has awarded over \$160,000 in grants through four different grant programs available within the district, the Façade Improvement Grant Program (\$123,708.33), the Building Code Assistance Program (\$27,762.50), the Impact Fee Assistance Program (\$7,518.43), and the Building Permit Refund Program (\$1,911.40). With the assistance of these grant programs, over \$324,000 of projects were completed by 24 grant recipients.

### Proposed Expansion Area

The expanded area is confined to a specific geographic area within downtown Clermont generally shown in red in Map 1.0. Blue outline denotes existing CRA boundaries.



### Map 1.0 - Study Area and Proposed Expanded CRA Boundaries

Before identifying prospective private sector interest in the area, current blighting influences are to be addressed to begin rebuilding the infrastructure necessary to support and attract investment. Deteriorating conditions of structures, utilities, and general physical environment undermine economic development efforts and impede the improvement of the area.

Identifying resources to remove blighting influences is essential to remain competitive in the economic marketplace. Expanding the current boundaries requires an initial step of identifying blighting influences within the targeted properties. This requires conducting an analysis as required in Section 163, Part III, and Florida Statutes (F.S.), commonly known as a Finding of Necessity (FON). A Finding of Necessity assists in identifying the needs in the proposed expanded redevelopment area. A subsequent community redevelopment plan specifies the desired improvement projects and implementation steps to address them. The CRA will be funded in most part by increment revenues designated specifically to the proposed redevelopment area.

The FON analysis has identified the link between the statutory definition of a “blighted area” and the Clermont proposed redevelopment area expansion. The City Council has determined that such conditions of blight do exist based on the statutory definitions set forth in Section 163, Part III, Florida Statutes (F.S.), and has authorized the preparation and adoption of an updated redevelopment plan that includes the expanded area. See Appendix “A” for Finding of Necessity study.

Key issues addressed in all of the forgoing documents include regulatory policies, infrastructure needs, parking, access to the waterfront, and overall image of the area. Supporting policies, programs and investments incorporated in this update address these issues.

## **1.0 Regulatory Issues**

Strong consideration should be given to reviewing current land use regulations within the CRA boundaries, with special emphasis to the core commercial area. Particular attention to mixing uses, parking requirements, density and intensity, as well as mass and scale of future developments should be assessed. Modification to exiting regulations should be consistent with the community’s vision for the overall urban design in creating a viable “sense of place.”

### **1.1 Stormwater Issues**

The sensitive accommodation of stormwater can provide significant environmental, economic, and aesthetic assets to the CRA. Environmentally, a well designed stormwater facility will improve the water quality to both Lake Minneola and Center Lake, not only as a result of improved collection and retention, but also long term maintenance. Economically, an area-wide stormwater system provides better utilization of real estate for development or redevelopment encouraging new investment opportunities. Aesthetically, a well designed system can become an amenity enhancing natural habitats, appealing open spaces, and an overall attraction for resident and visitor alike.

### **1.2 Parking Issues**

While parking for the current uses in the CRA is quite adequate, care must be given to future needs as addressed in land use regulations for additional uses, particularly accommodating an increase in high density residential uses. Due to the attractive nature of the waterfront, special attention also needs to be made to accommodate the various events that require additional capacity. Accommodation for these larger parking requirements should be addressed in the design of the lake front amenities for temporary uses. At some point in the future, consideration may be needed to develop a parking structure that would serve both a more intense development in the core as well as the special event needs along the lake front.

### 1.3 Community Connectivity Opportunities

Connectivity to the waterfront is of paramount importance to the future viability of businesses in the core. Though there are only a few short blocks separating Montrose Street from the waterfront, currently there is not a real sense that they are connected. Enhanced lakefront design, improved wayfinding, specific street and bikeway connections to Montrose and intensified development of vacant properties will significantly enhance the visual and physical connections. Likewise, redesign of the Center Lake area and the streets leading from Highway 50 to downtown are key elements to improving business and investment opportunities.

### 1.4 Overall Waterfront Concept Plan

The recently completed Waterfront Master Plan addresses all of the major elements to making the downtown core one of the most exciting places for residents and visitors to enjoy in the Central Florida region. The use of the water from power boats to sailing and rowing provides a variety of activities unlike most other places. Tying the current trails to the expanding statewide coast-to-coast trail system will be a significant economic boom to the area as the exploding econ-tourism industry continues to expand into more international markets. The CRA's economic growth is tied inextricably to the continued multi-use of its assets along the lakeshore and development policies need to be able to accommodate the needs of the various users, residents and visitors alike.

The following are areas the Plan addresses:

- Developing a place for people
- A great waterfront
- Enhancing the character and image
- Connectivity to the city
- High-performing infrastructure
- Economic investment opportunity

## 2.0 Legal Boundary Description of Redevelopment Area

THAT PORTION OF LAND LYING WITHIN THE CITY OF CLERMONT, AND BEING IN SECTIONS 23, 24 AND 25, TOWNSHIP 22 SOUTH, RANGE 25 EAST, LAKE COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

BEGIN AT THE NORTHEAST CORNER OF BLOCK 145, JOHNSON'S REPLAT OF BLOCKS 141, 142, 143, 144, 145, 146, 115, 117, 118, 119 AND 120, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 8, PAGE 71, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE RUN EAST TO THE SOUTHERLY SHORELINE OF LAKE MINNEOLA; THENCE RUN EASTERLY ALONG SAID SOUTHERLY SHORELINE TO THE INTERSECTION OF THE NORTHERLY EXTENSION OF THE EASTERLY RIGHT OF WAY LINE OF EAST AVENUE AS SHOWN ON THE PLAT OF THE CITY OF CLERMONT AS RECORDED IN PLAT BOOK 8, PAGES 17 THROUGH 23, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE DEPARTING SAID SOUTHERLY SHORELINE RUN SOUTH ALONG SAID EASTERLY RIGHT OF WAY LINE AND ITS NORTHERLY EXTENSION TO THE INTERSECTION WITH THE SOUTHERLY RIGHT OF WAY LINE OF CARROLL STREET AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE DEPARTING SAID EASTERLY RIGHT OF WAY LINE, RUN WEST ALONG SAID SOUTHERLY RIGHT OF WAY LINE TO THE INTERSECTION WITH THE EASTERLY RIGHT OF WAY LINE OF FIFTH STREET AS SHOWN ON THE PLAT OF CREST-VIEW, AS RECORDED IN PLAT BOOK 5, PAGE 60, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE DEPARTING SAID SOUTHERLY RIGHT OF WAY LINE, RUN SOUTH ALONG SAID EASTERLY RIGHT OF WAY LINE TO THE NORTHWEST CORNER OF LOT 31, BLOCK 51, AS SHOWN ON SAID PLAT OF CREST-VIEW; THENCE DEPARTING SAID EASTERLY RIGHT OF WAY, RUN EAST ALONG THE NORTHERLY LINE OF SAID LOT 31 TO THE EASTERLY LINE OF THE WEST 140 FEET OF SAID LOT 31; THENCE DEPARTING THE NORTH LINE OF SAID LOT 31, RUN SOUTH ALONG SAID EASTERLY LINE AND ITS SOUTHERLY EXTENSION TO THE SOUTHERLY RIGHT OF WAY LINE OF OSCEOLA STREET AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE RUN EAST ALONG SAID SOUTHERLY RIGHT OF WAY LINE TO THE NORTHEAST CORNER OF LOT 13, BLOCK 50, AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE RUN SOUTH ALONG THE EASTERLY LINE OF SAID LOT 13 AND ALSO ALONG THE EASTERLY LINE OF LOT 14 OF SAID BLOCK 50 AND ITS SOUTHERLY EXTENSION TO THE SOUTHERLY RIGHT OF WAY LINE OF MINNEOLA AVENUE AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE RUN WEST ALONG SAID SOUTHERLY RIGHT OF WAY LINE TO THE EASTERLY RIGHT OF WAY LINE OF FIFTH STREET AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE DEPARTING SAID SOUTHERLY RIGHT OF WAY, RUN SOUTH ALONG SAID EASTERLY RIGHT OF WAY LINE TO THE SOUTHERLY RIGHT OF WAY LINE OF CHESTNUT STREET AS SHOWN ON THE PLAT OF HIGHLAND TERRACES, AS RECORDED IN PLAT BOOK 5, PAGE 47, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE DEPARTING SAID EASTERLY RIGHT OF WAY, RUN WEST ALONG SAID SOUTHERLY RIGHT OF WAY LINE AND ITS EXTENSION WEST TO THE WESTERLY RIGHT OF WAY LINE OF TENTH STREET AS SHOWN ON THE PLAT OF INDIAN HILLS, AS RECORDED IN PLAT BOOK 8, PAGE 86, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE DEPARTING SAID SOUTHERLY RIGHT OF WAY, RUN NORTH ALONG SAID WESTERLY RIGHT OF WAY LINE TO THE NORTHEAST CORNER OF LOT 3, BLOCK 109, AS SHOWN ON THE PLAT OF SUNSET PARK, AS RECORDED IN PLAT BOOK 8, PAGES 17 THROUGH 23, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA; THENCE RUN WEST ALONG THE NORTHERLY LINE OF SAID LOT 3 AND ALSO ALONG THE NORTHERLY LINE OF LOT 4 OF SAID BLOCK 109, TO THE NORTHWEST CORNER OF SAID LOT 4; THENCE RUN NORTHWESTERLY TO THE NORTHEAST CORNER OF LOT 2, BLOCK 126A, AS SHOWN ON SAID PLAT OF SUNSET PARK; THENCE RUN WEST ALONG THE NORTHERLY LINE OF SAID LOT 2 TO THE NORTHWEST CORNER OF SAID LOT

2; THENCE SOUTH, ALONG THE WESTERLY LINE OF SAID LOT 2 AND ALSO ALONG THE WESTERLY LINES OF LOTS 3 AND 4, OF SAID BLOCK 126A TO THE NORTHEAST CORNER OF LOT 7, OF SAID BLOCK 126A; THENCE RUN WEST ALONG THE NORTHERLY LINE OF SAID BLOCK 126A AND ITS EXTENSION WEST, ALONG WITH THE NORTHERLY LINE OF BLOCK 126 OF SAID PLAT OF SUNSET PARK TO THE NORTHWEST CORNER OF LOT 4, OF SAID BLOCK 126; THENCE RUN NORTH ALONG THE EASTERLY LINES OF LOTS 7 THROUGH 10, OF SAID BLOCK 126 TO THE NORTHEAST CORNER OF SAID LOT 10; THENCE RUN WEST ALONG THE NORTHERLY LINE OF SAID LOT 10 AND ITS EXTENSION WEST, TO A POINT ON THE WESTERLY RIGHT OF WAY LINE OF TWELFTH STREET AS SHOWN ON THE AFORESAID PLAT OF THE CITY OF CLERMONT; THENCE RUN NORTH ALONG SAID WESTERLY RIGHT OF WAY LINE TO A POINT ON THE SOUTHERLY RIGHT OF WAY LINE OF MONTROSE STREET ALSO BEING THE NORTHEAST CORNER OF LOT 1, BLOCK 140, AS SHOWN ON SAID PLAT OF THE CITY OF CLERMONT; THENCE RUN WEST ALONG THE NORTHERLY LINE OF SAID LOT 1 AND SAID SOUTHERLY RIGHT OF WAY LINE, TO THE NORTHWEST CORNER OF SAID LOT 1, SAID POINT BEING SITUATED ON THE EASTERLY LINE OF THE PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 54, PAGE 202, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA, AND BEING DESCRIBED AS THE SOUTH 90 FEET OF THE NORTH 990.00 FEET OF GOVERNMENT LOT 7, SECTION 23, TOWNSHIP 22 SOUTH, RANGE 25 EAST, LAKE COUNTY, FLORIDA; THENCE RUN SOUTH ALONG SAID EASTERLY LINE AND ALSO ALONG THE WESTERLY LINE OF SAID LOT 1, TO THE SOUTHEAST CORNER OF SAID LANDS; THENCE DEPARTING SAID WESTERLY LINE OF LOT 1, RUN WEST ALONG THE SOUTHERLY LINE OF SAID LANDS TO THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF STATE ROAD 50 AS SHOWN ON THE FLORIDA DEPARTMENT OF TRANSPORTATION, RIGHT OF WAY MAP, SECTIONS 1107-105 AND 1102-104, DATED SEPTEMBER 10, 1951; THENCE DEPARTING SAID SOUTHERLY LINE, RUN NORTHWESTERLY ALONG SAID NORTHERLY RIGHT OF WAY LINE TO THE INTERSECTION OF THE WESTERLY LINE OF SAID LANDS; THENCE DEPARTING SAID NORTHERLY RIGHT OF WAY LINE, RUN NORTH ALONG SAID WESTERLY LINE TO THE NORTHWEST CORNER OF SAID LANDS AND ALSO BEING THE SOUTHWEST CORNER OF THE PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 343, PAGE 714, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA, AND BEING DESCRIBED AS THE NORTH 900.00 FEET OF GOVERNMENT LOT 7, OF SECTION 23, TOWNSHIP 22 SOUTH, RANGE 25 EAST, LAKE COUNTY, FLORIDA; THENCE RUN NORTH ALONG THE WESTERLY LINE OF SAID LANDS, TO THE NORTHWEST CORNER OF SAID LANDS; THENCE RUN EAST ALONG THE NORTHERLY LINE OF SAID LANDS TO THE SOUTHWEST CORNER OF THE PARCEL OF LAND AS DESCRIBED IN OFFICIAL RECORDS BOOK 621, PAGE 1514, PUBLIC RECORDS OF LAKE COUNTY, FLORIDA, AND BEING DESCRIBED AS THE SOUTH 220 FEET OF THE EAST 300 FEET OF GOVERNMENT LOT 2, SECTION 23, TOWNSHIP 22 SOUTH, RANGE 25 EAST, LAKE COUNTY, FLORIDA; THENCE DEPARTING SAID NORTHERLY LINE, RUN NORTH ALONG THE WESTERLY LINE OF SAID LANDS, TO THE NORTHWEST CORNER OF SAID LANDS; THENCE RUN EAST ALONG THE NORTHERLY LINE OF SAID LANDS, TO THE NORTHEAST CORNER OF SAID LANDS, SAID POINT ALSO BEING SITUATED ON THE WESTERLY LINE OF AFORESAID JOHNSON'S REPLAT OF BLOCKS 141, 142, 143, 144, 145, 146, 115, 117, 118, 119 AND 120; THENCE RUN SOUTH ALONG SAID WEST LINE AND ALSO THE EASTERLY LINE OF SAID LANDS, TO THE INTERSECTION OF THE CENTERLINE OF CARROLL STREET AS SHOWN ON SAID JOHNSON'S REPLAT OF BLOCKS 141, 142, 143, 144, 145, 146, 115, 117, 118, 119 AND 120; THENCE DEPARTING SAID WESTERLY AND EASTERLY LINES, RUN EAST ALONG SAID CENTERLINE TO THE INTERSECTION OF THE WESTERLY RIGHT OF WAY LINE OF AFORESAID TWELFTH STREET; THENCE RUN NORTHERLY ALONG SAID WESTERLY RIGHT OF WAY LINE TO THE AFORESAID NORTHEAST CORNER OF BLOCK 145, AND THE POINT OF BEGINNING.

**CONTAINING 379 ACRES +/-**





## **3.0 Redevelopment Objectives and Initiatives**

### **3.1 Infrastructure and Environmental Enhancements**

The projects and programs described below relate to the common objective to provide facilities designed to improve the water quality of Lake Minneola & Center Lake and provide more efficient use of development sites.

#### **3.1.1 Development of area wide storm water system**

Creating an area-wide storm water system would increase individual site development opportunities. Newer retention facilities could be developed to handle offsite storage to accommodate development for the foreseeable future.

#### **3.1.2 Upgrade existing storm water facilities**

Along with the creation of new facilities, upgrades to existing storm water retention and detention facilities should be addressed.

#### **3.1.3 Support low impact designed 'green streets' and sidewalks**

All hardscapes such as roadways and sidewalks should be designed to incorporate the latest low impact techniques in accommodating storm water cleansing.

#### **3.1.4 Incorporate environmentally designed parking facilities**

As part of the overall assessment of the infrastructure improvements, all future parking lots should be designed to maximize the sites ability to collect, detain, retain and cleanse the storm water.

### **3.2 Access and Mobility within Downtown**

The movement of pedestrians, cyclists and vehicles to and through the downtown area and the waterfront in a safe manner are essential to the long term viability of the area.

#### **3.2.1 Develop pedestrian connections from waterfront to Montrose/Minneola**

Accommodating the pedestrian along streets that connect Montrose Street and Minneola Avenue to the waterfront should be through well-designed, well-lighted, and easily accessed sidewalks/streetscapes.

#### **3.2.2 Connect trail system to Montrose/ Minneola**

Similarly to accommodating the pedestrian, support should be provided to establish well designed corridor connections from the adjacent trail system to Montrose Street and Minneola Avenue.

#### **3.2.3 Establish a district parking system to support businesses**

Just as the area-wide storm water system is recommended, so, too, is an area-wide parking system that is environmentally designed, well connected to the pedestrian facilities, and can accommodate growth in commercial and special event activities.

#### **3.2.4 Create a new entryway off State Road 50 around Center Lake**

Designing a new entryway off of State Road 50 which incorporates the re-branding of the City and supports way-finding throughout the area is an essential element to the vitality of the area supporting connectivity, improving image and enhancing economic activity.

### **3.2.5 Design and install way finding system**

Establishing a well-designed and appropriately installed signage system will enhance access to the area, improve the overall image and should address all modes of transportation: pedestrian, cyclists, and automobile.

### **3.2.6 Develop Lake Avenue/ West Avenue/ 12<sup>th</sup> Street as key linkages to Minneola/ Montrose**

Define the connections of Minneola Ave and Montrose Street to both State Road 50 and the waterfront by enhancing specified corridors with streetscaping and way-finding.

## **3.3 Redevelopment Support**

This element of the plan addresses regulatory issues with regards to development opportunities, land use, and code enforcement.

### **3.3.1 Modify land use polices to encourage better utilization of (re)development opportunities**

A thorough review of exiting land use and zoning policies should be made for the area to determine the the viability as it relates to mixed use developments. This review should address aush elements as floor area ratio (FAR),height restrictions, site permeability requirements, setback, stormwater and parking requirements.

### **3.3.2 Establish cost sharing policies for infrastructure improvements**

As part of creating area-wide stormwater and parking systems, as well as other infrastructure improvements consideration should be given to establishing cost sharing policies with private sector developments.

### **3.3.3 Develop criteria to identify and support catalytic developments**

A key goal of the plan is to create an environment to enhance the development of key sites that are currently vacant or underutilized but are in strategic locations and would most likely leverage additional investments.

### **3.3.4 Support land assembly, code enforcement, and demolition, for redevelopment opportunities**

Through strategic use of existing policies and regulations, the redevelopment/investment environment can be encouraged through code enforcement and purchase of available sites to support environmental improvements.

## **3.4 Improving Physical Appearance**

Enhancement of the image of the CRA is encouraged to provide greater investment options, improve tenant recruitment and retention opportunities, enhance overall market brand, and create a greater sense of pride in the community.

### **3.4.1 State Road 50 and Center lake entryway redevelopment**

Create a sense of arrival and create a window to the downtown at the intersection of State Road 50 and 8<sup>th</sup> Street; new signage, pavement markings, streetscaping and entrance features should be incorporated, as well as enhanced water features in Center Lake.

### **3.4.2 Design West Lake stormwater facility as a community amenity: 'Wetland Park'**

Develop stormwater facilities to accommodate pedestrian activity and provide an improved aesthetic focal point for the surrounding area, creating a connection between the park and the surrounding neighborhood.

### **3.4.3 Redesign the following as 'green streets'**

The "green street" design incorporates low impact stormwater drainage techniques with improved pedestrian streetscapes and form the spine of the connected pedestrian and cycling environment from downtown to Lake Minneola and the park system.

The following are recommended as initial streets to receive this type of treatment.

- Lake Avenue
- West Avenue
- Minneola Avenue
- Desoto Street
- East Avenue

### **3.4.4 Expand Incentive Grant Programs**

Continuing to incorporate the various CRA grant programs addressing facades, code compliance, impact fees, residential renovations, all add to improved physical appearance.

### **3.4.5 Open Space Enhancements**

In keeping with the overall goal of enhancing natural assets of the downtown, the following open spaces or public amenity locations are suggested to receive specific investment attention.

- Passive neighborhood park (part of Wetlands Park)
- Lake Avenue switchback gardens
- Desoto Garden Park
- Lake Dot park
- Minneola East Trail extension around Crystal Lake
- Sparkling Water Lake Park

Review the existing criteria and policies and determine if modifications are needed.

## **3.5 Waterfront Development**

As part of an overall initiative, create opportunities that maximize regulatory, administrative, infrastructure, and financial incentives to leverage catalytic type investments throughout the downtown and along the waterfront.

### **3.5.1 Redesign 'promenade' area for greater utilization (9)**

Create a design plan for the 'promenade' area to entice further development and add energy and activity to the downtown core.

### **3.5.2 Establish a mooring area for boaters**

Enhance accessibility to the area by providing a mooring area for boaters on the 8<sup>th</sup> Street Pier, broadening the visitor base to the area.

### **3.5.3 Rehabilitate West Beach Lake edge (2)**

Upgrade existing waterfront facilities to improve accessibility and functionality promotes diversification of waterfront activities.

### **3.5.4 Continue to enhance supporting facilities for Rowing Center (6)**

The Rowing Center provides diversity of activities along the waterfront, continued enhancement of supporting facilities promotes increased opportunities for athletes, families, and spectators to spend time in the surrounding areas.

### **3.5.5 Develop 8<sup>th</sup> Street Plaza**

The 8<sup>th</sup> Street Plaza will draw people to the waterfront area, connecting the waterfront with the downtown area adds energy and activity to the downtown core.

### **3.5.6 Upgrade Waterfront Park Area (28)**

Upgrades to the Waterfront Park Area presents an opportunity to have a linear park experience with many other leisure and recreational activities.

### **3.5.7 Provide enhancements to Northeast Lake edge (30)**

Enhancing the Northeast Lake edge will create a scenic connection along the trail to the waterfront activity areas, indicating to pedestrians and cyclists along the trail that they are arriving in an activity center. The success of the downtown is dependant upon the foundation of supporting infrastructure.

## **3.6 Economic Development**

### **3.6.1 Support catalytic site opportunities**

The ultimate sustainability of a re-invigorated center city will be determined in large part by the successful development of quality projects on several key parcels identified in the recently completed master plan. These include the following sites:

- Lumber yard site
- 'Bluff' site
- Dormer Police Building site
- "The Landing" site

As noted above, consideration should be given to provide strategic support for these sites as they are most likely to be catalysts to leverage additional investment.

### **3.6.2 Continue to provide incentives for the retention and recruitment of businesses along Montrose and Waterfront**

Through the application of four grant programs since 2010 the CRA has awarded over \$160,000 in grants which supported the completion of over \$324,000 of projects within the district since 2010. Expanding these grant programs to the waterfront area will promote investment in the area.

### **3.6.3 Establish funding and development partnerships**

Acknowledging that increment resources alone will not be sufficient to implement all of the desired improvements, partnerships with the County, other public funding agencies, non-governmental organizations, and the private sector should be sought to leverage CRA assets as part of the overall redevelopment strategy.

### **3.6.4 Develop joint marketing opportunities**

Visitors and Convention Bureau/Tourist Development Council; athletic and special event promoters; Central Florida Economic Development Commission, should all be sought as possible partners for various CRA related activities.

### **3.6.5 Continue the façade grant program and implementation of design guidelines**

Since beginning the façade grant program in 2010, the program has awarded over \$123,000 in façade improvement grants. Continuation of this grant program along with the implementation of design standards will promote investment in the area.

### **3.6.6 Support the enhancement of the Historic Village activities and complementary developments**

Working with non-profit organizations identify regularly scheduled activities, determine supporting programmatic/project needs, land use options on nearby sites, and West Lake's development impact on the village..

### **3.6.7 Develop a loan pool to support CRA district investment opportunities**

Identify local lending institutions willing to collaborate with CRA to develop criteria and policies to establish a loanpool for businesses and property owners.

### **3.6.8 Continue to support developments with assistance with building permits, code enforcement, and impact fees**

Through the Building Code Assistance program, the Impact Fee Assistance program, and Building Permit Refund program, the CRA has awarded over \$37,000 in grants. Continuation of these grant programs will promote further investment in the area. Other assistance could be incorporated to include sidewalk use for outdoor cafés, meeting ADA and fire code upgrades, to assistance in tenant recruitment, outdoor security camreras and lighting to leverage greater private investment.

### **3.6.9 Provide up-to-date communications technology infrastructure**

Develop an area wide technology infrastructure that provides access to residents and visitors to the latest communications technology with flexibility for upgrade modifications.

### **3.6.10 Improve access to public restroom facilities**

Construct more restroom facilities near City Hall to support events within the downtown.

## 4.0 Financial Analysis and Implementation Program

The cornerstone of an effective plan is the ability to match resources to the community goals and objectives. Toward that end, it should be understood that the CRA's annual increment revenue is limited and should be used to leverage other types of internal and external funding. There are always more projects than there is money to fund them. It is the intent of the CRA to prioritize the projects and look for ways to fund or find funding for the high priority projects and programs that can be completed by 2043. Based on the projects and programs identified in Chapter 3.0, below is a chart that suggests allocation of types of resources recommended for the respective projects or programs. In describing resources that may be allocated, it should be noted that they do not necessarily need to be financial. In fact, the chart includes four distinct categories in which resource support for projects or programs can be used and are labeled administrative, regulatory, financial, and infrastructure.

1. Administrative resources would include such action as the creation of a one-stop permitting; reorganization of City services to consolidate planning and project management, etc.
2. Regulatory resources would deal with the change in land use policies to allow for housing in commercial areas; increasing the allowable density, signature signing ordinances, loosening parking requirements for certain uses, code enforcement, etc.
3. Financial resources would deal with the direct allocation of funds such as façade grants and loans, land assembly, business improvement grants, demolition of distressed properties, and incentives that may be required for transformational public/private partnerships.
4. Infrastructure resources would include the construction of an area-wide comprehensive stormwater management system that would serve multiple sites; construction of parking facilities, connection of trails and other features incorporating recreational infrastructure, signage, road improvements, sidewalk improvements, etc.

	Resource Allocation Options	Regulatory	Administrative	Financial	Infrastructure
<b>Infrastructure/ Environmental Enhancement</b>					
3.1.1	- Development area wide stormwater system	X	X	X	X
3.1.2	-Upgrade existing stormwater facilities				X
3.1.3	-Support low impact designed 'green streets' and sidewalks	X		X	X
3.1.4	-Incorporate environmentally designed parking facilities			X	X
<b>Access and Mobility</b>					
3.2.1	-Pedestrian connections			X	X
3.2.3	-District parking system	X		X	
3.2.2	-Connect trail system			X	
3.2.5	-Way finding system			X	
3.2.6	-Links to downtown			X	X
<b>Redevelopment Support</b>					
3.3.1	-Modify land use policies	X	X		
3.3.2	-Establish cost sharing	X	X		
3.3.3	-Criteria for catalytic project	X	X		
3.3.4	-Support land assembly/code enforcement/demolition	X	X		
<b>Improving Physical Appearance</b>					
3.4.1	-Entryway redevelopment		X	X	X
3.4.2	-Design WestLake stormwater facility as 'Wetland Park'			X	X
3.4.3	-Redesign select streets as 'green streets'			X	X
3.4.4	-Expand Facade Grant Program		X	X	
3.4.5	-Open Space enhancements	X		X	X
<b>Waterfront Development</b>					
3.5.1	-Redesign 'Promenade' area			X	
3.5.2	-Establish mooring area			X	
3.5.3	-Rehabilitate West Beach Lake edge			X	X
3.5.4	-Enhance support facilities for Rowing Center			X	X
3.5.5	-Develop 8 <sup>th</sup> Street Plaza			X	X

3.5.6	-Upgrade Waterfront Park Area			X	X
3.5.7	-Enhancements for Northwest Lake Edge			X	X
<b>Economic Development</b>					
3.6.1	-Support catalytic site opportunities	X	X		X
3.6.2	-Incentives for Business Retention/ Recruitment		X	X	
3.6.3	-Partnerships		X	X	
3.6.4	-Joint Marketing		X	X	
3.6.5	-Continue façade grant program		X	X	
3.6.6	-Support enhancement to Historic Village	X	X		
3.6.7	-Develop loan pool	X	X		
3.6.8	-Continue to support development with grant programs		X	X	
3.6.9	-Provide communications technology infrastructure			X	X
3.6.10	-Improve access to public restroom facilities			X	X

The plan identifies a number of projects that are priorities and establishes a process to review funding priorities on an annual or bi-annual basis. A combination of funding strategies should be considered by the CRA Board to fund the key projects list as amended from time to time.

#### 4.1 Increment Funding

Community redevelopment will not be successful without funding through increment financing. Therefore, the ultimate goal of the redevelopment program is to increase the tax base to generate additional revenue for capital improvements and services through implementation of projects and programs, as described in this plan. Managed effectively, tax increment resources can be leveraged to enable the undertaking of a substantial portion of the public projects and also leverage private sector improvements.

With this in mind, the following finance and management practices should be employed.

1. Coordinate with the City departments to strategically devise annual operating and capital improvements budgets to maximize the use of anticipated increment revenues.
2. Coordinate with appropriate City, County, State and other public officials which may be sponsoring capital improvements in the area to maximize the leveraging of CRA resources. This may include the Florida Department of Transportation, the Florida Parks System, the Florida Department of Environmental Protection, and the Citrus County Transportation Planning Organization.
3. Work with the City to augment capital budgets through the use of increment financing and other funding sources for infrastructure improvements such as water, sanitary sewer, electrical, telephone, cable, internet, and stormwater conveyance systems. These supplemental funds should be used for the design and construction of infrastructure improvements to ensure capacity to meet demand based on the future land use activities.

4. Leverage increment revenues through grants, short term commercial loans, or other financial mechanisms to expedite the completion of projects.
5. Work with area banks, the City's finance consultants, and the City Manager's office to research short term and long term debt instruments for financing major public facilities.
6. Work with area financial institutions to develop favorable loan programs for private sector development and property rehabilitation projects.
7. Undertake individual project pro forma analysis on proposed development and redevelopment projects to determine projected revenues and devise strategies to maximize the use of these resources on a site-specific project or on an area wide programmatic basis.

While increment revenues are the base resource of the CRA, it should not be considered the sole source. The key to the successful implementation of the plan will ultimately be determined on the agency's ability to leverage other resources, whether they are private or other public funds. Below are other types of funding sources that may, over the course of the planning horizon, be tapped for one or more projects.

## 4.2 Special Assessment District

A Special Assessment District is a special district formed by a local government (County, City, Water District, etc.) and includes property that will receive direct benefit from the construction of new public improvements or from the maintenance of existing public improvements. Special assessment districts often take Municipal Service Benefit Units (MSBU's) for capital improvements usually assessed on a linear front footage calculation on private property or Municipal Service Taxing Unit (MSTU's) for services such as police or recreational services and are generally assessed district wide in areas where the additional services are received. The most common types of public improvements financed include roads, sidewalks, street lighting and streetscape improvements, sewer facilities and water facilities. The local CRA that forms the assessment district sells bonds to raise the money to build or acquire the public improvement. The CRA then levies a special assessment against each parcel of land within the district, in proportion to its share of benefit from the improvement. The owners of the assessed land repay the bonds over a period of years through annual assessments, which are included on the County's general ad valorem property tax bill.

## 4.3 Local Financing

While increment financing is an essential component of any redevelopment project, the mechanism may not generate sufficient revenue to cover all redevelopment investment projects proposed. As discussed above, increment financing uses contributions to the Trust Fund based on increased valuations from new development and as property valuation increases to assist in paying for improvements that stimulate the development. The CRA should consider utilizing additional or alternative financing methods to fund the planned improvements that are either currently available or could be secured in the future. Some of these financing methods that are potential revenue sources for funding redevelopment at the local level include, but are not limited to:

1. General Fund Revenue Sources
2. Local Government Half-Cent Sales Tax
3. Local Option Sales Tax
4. Charges for Services
5. Establishment of a Special Assessment District or Special Improvement District
6. Issuance of General Obligation Bonds Tourist Development Taxes

## **4.5 Debt Financing**

This method essentially requires a community to sell bonds or otherwise borrow money to be repaid from an annual automatic lien on the general fund. Or a community can pay for its infrastructure in the same way a person borrows money to purchase a home. In both instances, the capital need is immediate and high, the equity appreciation reasonably assured, and the monthly or annual principal and interest payments generally fixed. Like all forms of infrastructure financing, there are some disadvantages and risks. This strategy should be used wisely and with caution. One major risk is voter aversion to approving bond issues, which may mean a future increase in property taxes to insure revenues are available to also properly provide coverage of debt service requirements.

## **4.6 Challenge Strategy**

The challenge strategy involves the guaranteed construction of public improvements, but only after private revitalization actively reaches a certain point. This provides incentive for the developer while ensuring both parties, the City and the developer, desired private development will take place along with public improvements. A recognizable schedule of funding can be determined with this strategy and can be selectively implemented, usually on a block-by-block or project-by project basis.

## **4.7 Private Investment**

Generally, this is the single most important source in revitalization, if successful revitalization is to occur, private investment usually must exceed public funding by three to four fold. Such funding takes the form of equity investment and conventional real estate loans.

## **4.8 Project Equity Position**

When the Redevelopment CRA takes an equity position in a project, the CRA contributes cash or land to the project with a return in the form of profit sharing. This CRA participation has the effect of reducing developer costs and can be used for projects such as redevelopment and parking structures.

## **4.9 Leasing**

City-owned land, buildings, equipment, etc. can be leased to developers for projects. For the developer, this eliminates the need for capital investment in land, buildings, etc. or debt service on money borrowed to finance the purchase of such things as land, building, and equipment. The City receives lease payments which are deductible from the developer's income tax. The lease may also include a purchase option.

## **4.10 Key Incentives/Funding Sources**

In addition to the above, there are numerous federal and state funding sources that, while competitive, may provide other opportunities for additional outside resources. The following is a list of some of the more programs that may be opportunities for solicitation.

### **4.11 Federal**

1. Small Business Administration (SBA)
2. Economic Development Program (EDP)

3. Economic Development & Growth Enhancement Programs (EDGE)
4. Brownfields Incentives
5. New Market Tax Credits Program (NMTC)
6. Low Income Housing Tax Credits (LIHTC)
7. Community Investment Program (CIP)
8. Affordable Housing Program (AHP)
9. HOME Investment Partnership Program
10. Community Block Grant Program (CDBG)
11. HUD Section 811/202 (Elderly Housing)
12. Good Neighbor Next Door (Law enforcement/teacher home ownership discounts)
13. HUD Section 108 Loan Guarantee Program
14. Keep America Beautiful Grant
15. Intermodal Surface Transportation Enhancement Act Grants (ISTEA)
16. New Markets Tax Credits Program

#### **4.12 State**

1. Qualified Target Industry Tax Refund Program (QTI) – Requires participation by a targeted industry
2. High Impact Performance Incentive Grant (HIPI) – Requires participation of a targeted industry
3. Capital Investment Tax Credit (CITI) – Requires participation of a targeted industry
4. Quick Response Training (QRT) – Direct benefit to employer
5. Brownfields Incentives
6. Urban Job Tax Credit
7. Housing Credits
8. State Housing Initiatives Partnership Program (SHIP)
9. Enterprise Zone or Florida Brownfield programming
10. FDOT Highway Beautification Grants
11. Florida Recreation Development Assistance Program (FRDAP)
12. State New Markets Tax Credits Program

This list is not all inclusive but does provide an overview of possible funding sources for a variety of redevelopment and economic development related programs. It should be noted that availability of resources may be dependent on federal and state budget allocations, competitive applications, and availability of local matching funds.

### **4.13 Local**

Support from local foundations or institutions should also be solicited as a source for capital or operational program costs.

### **4.14 Increment Revenue Projections**

The following chart provides estimates of the increment revenues projected through 2043.

The low projections are based on three assumptions:

1. There are no changes in the current millage rate;
2. There is only a modest increase in the taxable valuation of 2% per year over this period;
3. There is no new construction.

This should be considered a conservative projection but does provide a near term order of magnitude of the increment resources that may be available to leverage resources for the highest priorities.

**Table 1 Increment Revenue Projections**

Estimated Property Tax Increment, Clermont CRA								
FYE	Base + Appreciation	Less Base	Total TV Subject to TIF	Clermont*	Lake County**	Ambulance MSTU***	Water Authority****	Total to CRA
2014	\$36,284,304	\$14,916,236	\$ 21,368,068	\$ 75,697	\$ 109,123	\$ 9,379	\$ 5,202	\$ 199,401
2015	36,469,811	14,916,236	21,553,575	80,373	116,079	9,977	5,505	\$ 211,934
2016	37,381,556	14,916,236	22,465,320	83,773	120,989	10,399	5,738	\$ 220,899
2017	38,316,095	14,916,236	23,399,859	87,258	126,022	10,832	5,976	\$ 230,088
2018	39,273,997	14,916,236	24,357,761	90,830	131,181	11,275	6,221	\$ 239,507
2019	40,255,847	14,916,236	25,339,611	94,491	136,469	11,730	6,472	\$ 249,162
2020	41,262,243	14,916,236	26,346,007	98,244	141,889	12,196	6,729	\$ 259,058
2021	42,293,799	14,916,236	27,377,563	102,091	147,445	12,673	6,992	\$ 269,201
2022	43,351,144	14,916,236	28,434,908	106,034	153,141	13,163	7,262	\$ 279,600
2023	44,434,923	14,916,236	29,518,687	110,075	158,978	13,664	7,539	\$ 290,256
2024	45,545,796	14,916,236	30,629,560	114,218	164,959	14,178	7,823	\$ 301,178
2025	46,684,441	14,916,236	31,768,205	118,464	171,091	14,706	8,114	\$ 312,375
2026	47,851,552	14,916,236	32,935,316	122,816	177,376	15,246	8,412	\$ 323,850
2027	49,047,841	14,916,236	34,131,605	127,277	183,819	15,800	8,717	\$ 335,613
2028	50,274,037	14,916,236	35,357,801	131,849	190,423	16,367	9,030	\$ 347,669
2029	51,530,888	14,916,236	36,614,652	136,536	197,192	16,949	9,351	\$ 360,028
2030	52,819,160	14,916,236	37,902,924	141,340	204,130	17,545	9,680	\$ 372,695
2031	54,139,639	14,916,236	39,223,403	146,264	211,242	18,157	10,018	\$ 385,681
2032	55,493,130	14,916,236	40,576,894	151,311	218,531	18,783	10,363	\$ 398,988
2033	56,880,458	14,916,236	41,964,222	156,485	226,003	19,425	10,718	\$ 412,631
2034	58,302,469	14,916,236	43,386,233	161,787	233,661	20,083	11,081	\$ 426,612
2035	59,760,031	14,916,236	44,843,795	167,223	241,514	20,758	11,453	\$ 440,948
2036	61,254,032	14,916,236	46,337,796	172,794	249,560	21,450	11,835	\$ 455,639
2037	62,785,383	14,916,236	47,869,147	178,504	257,804	22,159	12,226	\$ 470,693
2038	64,355,018	14,916,236	49,438,782	184,357	266,258	22,885	12,627	\$ 486,127
2039	65,963,893	14,916,236	51,047,657	190,357	274,922	23,630	13,038	\$ 501,947
2040	67,612,990	14,916,236	52,696,754	196,506	283,804	24,393	13,459	\$ 518,162
2041	69,303,315	14,916,236	54,387,079	202,809	292,907	25,176	13,890	\$ 534,782
2042	71,035,898	14,916,236	56,119,662	235,703	302,238	25,978	14,333	\$ 578,252
2043	72,811,795	14,916,236	57,895,559	243,161	311,802	26,800	14,787	\$ 596,550
2044	74,632,090	14,916,236	59,715,854	250,807	321,606	27,642	15,251	\$ 615,306
2045	76,497,892	14,916,236	61,581,656	258,643	331,654	28,506	15,728	\$ 634,531
2046	78,410,339	14,916,236	63,494,103	266,675	341,954	29,391	16,216	\$ 654,236
2047	80,370,597	14,916,236	65,454,361	274,908	352,511	30,299	16,717	\$ 674,435
2048	82,379,862	14,916,236	67,463,626	283,347	363,332	31,229	17,230	\$ 695,138
2049	84,439,359	14,916,236	69,523,123	291,997	374,424	32,182	17,756	\$ 716,359
2050	86,550,343	14,916,236	71,634,107	300,863	385,793	33,159	18,295	\$ 738,110
2051	88,714,102	14,916,236	73,797,866	309,951	397,446	34,161	18,848	\$ 760,406
2052	90,931,955	14,916,236	76,015,719	319,266	409,390	35,188	19,414	\$ 783,258
2053	93,205,254	14,916,236	78,289,018	328,814	421,633	36,240	19,995	\$ 806,682
2054	95,535,385	14,916,236	80,619,149	338,600	434,182	37,319	20,590	\$ 830,691
2055	97,923,770	14,916,236	83,007,534	348,632	447,045	38,424	21,200	\$ 855,301
2056	100,371,864	14,916,236	85,455,628	358,914	460,230	39,557	21,825	\$ 880,526
2057	102,881,161	14,916,236	87,964,925	369,453	473,744	40,719	22,466	\$ 906,382
<b>Total</b>				<b>\$ 8,509,497</b>	<b>\$ 11,515,496</b>	<b>\$ 989,772</b>	<b>\$ 546,122</b>	<b>\$ 21,560,887</b>
<b>Annual Average</b>				<b>\$ 193,398</b>	<b>\$ 261,716</b>	<b>\$ 22,495</b>	<b>\$ 12,412</b>	<b>\$ 490,020</b>
Note: 2.5% Appreciation of Values								
*City of Clermont Millage Rate = 3.729								
**Lake County's millage rate = 5.3856								
***Ambulance MSTU = 0.4629								
****Water Authority Millage Rate = 0.2554								

Estimated Property Tax Increment, Clermont CRA + Expansion Area							
FYE	Base + Appreciation	Less Base	Total TV Subject to TIF	Clermont*	Lake County**	Water Authority***	Total to CRA
2014	\$ 51,350,780	\$ 29,982,712	\$ 21,368,068	\$ 75,697	\$ 109,123	\$ 5,202	\$ 190,022
2015	51,912,949	29,982,712	21,930,237	81,778	118,107	5,601	205,486
2016	53,210,772	29,982,712	23,228,060	86,617	125,097	5,932	217,646
2017	54,541,041	29,982,712	24,558,329	91,578	132,261	6,272	230,111
2018	55,904,567	29,982,712	25,921,855	96,663	139,605	6,620	242,888
2019	57,302,181	29,982,712	27,319,469	101,874	147,132	6,977	255,983
2020	58,734,735	29,982,712	28,752,023	107,216	154,847	7,343	269,406
2021	60,203,103	29,982,712	30,220,391	112,692	162,755	7,718	283,165
2022	61,708,181	29,982,712	31,725,469	118,304	170,863	8,103	297,270
2023	63,250,886	29,982,712	33,268,174	124,057	179,171	8,497	311,725
2024	64,832,158	29,982,712	34,849,446	129,954	187,685	8,901	326,540
2025	66,452,962	29,982,712	36,470,250	135,998	196,414	9,315	341,727
2026	68,114,286	29,982,712	38,131,574	142,193	205,361	9,739	357,293
2027	69,817,143	29,982,712	39,834,431	148,543	214,532	10,174	373,249
2028	71,562,572	29,982,712	41,579,860	155,051	223,932	10,619	389,602
2029	73,351,636	29,982,712	43,368,924	161,723	233,568	11,076	406,367
2030	75,185,427	29,982,712	45,202,715	168,561	243,444	11,545	423,550
2031	77,065,063	29,982,712	47,082,351	175,570	253,567	12,025	441,162
2032	78,991,690	29,982,712	49,008,978	182,754	263,943	12,517	459,214
2033	80,966,482	29,982,712	50,983,770	190,118	274,578	13,021	477,717
2034	82,990,644	29,982,712	53,007,932	197,667	285,480	13,538	496,685
2035	85,065,410	29,982,712	55,082,698	205,403	296,657	14,068	516,128
2036	87,192,045	29,982,712	57,209,333	213,334	308,111	14,611	536,056
2037	89,371,846	29,982,712	59,389,134	221,462	319,846	15,168	556,476
2038	91,606,143	29,982,712	61,623,431	229,794	331,879	15,739	577,412
2039	93,896,296	29,982,712	63,913,584	238,334	344,213	16,324	598,871
2040	96,243,703	29,982,712	66,260,991	247,087	356,855	16,923	620,865
2041	98,649,796	29,982,712	68,667,084	256,060	369,813	17,538	643,411
2042	101,116,041	29,982,712	71,133,329	298,760	383,096	18,167	700,023
2043	103,643,942	29,982,712	73,661,230	309,377	396,710	18,813	724,900
2044	106,235,041	29,982,712	76,252,329	320,260	410,665	19,475	750,400
2045	108,890,917	29,982,712	78,908,205	331,414	424,968	20,153	776,535
2046	111,613,190	29,982,712	81,630,478	342,848	439,629	20,848	803,325
2047	114,403,519	29,982,712	84,420,807	354,567	454,657	21,561	830,785
2048	117,263,607	29,982,712	87,280,895	366,580	470,060	22,292	858,932
2049	120,195,198	29,982,712	90,212,486	378,892	485,848	23,040	887,780
2050	123,200,078	29,982,712	93,217,366	391,513	502,031	23,808	917,352
2051	126,280,080	29,982,712	96,297,368	404,449	518,619	24,594	947,662
2052	129,437,082	29,982,712	99,454,370	417,708	535,621	25,401	978,730
2053	132,673,009	29,982,712	102,690,297	431,299	553,049	26,227	1,010,575
2054	135,989,834	29,982,712	106,007,122	445,230	570,912	27,074	1,043,216
2055	139,389,580	29,982,712	109,406,868	459,509	589,222	27,943	1,076,674
2056	142,874,319	29,982,712	112,891,607	474,145	607,989	28,833	1,110,967
2057	146,446,177	29,982,712	116,463,465	489,147	627,226	29,745	1,146,118
<b>Total</b>				<b>\$10,611,780</b>	<b>\$14,319,141</b>	<b>\$ 679,080</b>	<b>\$ 25,610,001</b>
<b>Annual Average</b>				<b>\$ 241,177</b>	<b>\$ 325,435</b>	<b>\$ 15,434</b>	<b>\$ 582,045</b>
Note: 2.5% Appreciation of Values							
*City of Clermont Millage Rate = 3.729							
**Lake County's millage rate = 5.3856							
***Water Authority Millage Rate = 0.2554							

## **4.15 Capital Improvement Program**

Work with the County, FDOT, St. Johns Water Management District and other agencies as needed to ensure provision of the necessary public facilities at acceptable levels of service to accommodate existing needs as well as new demands as proposed development occurs within the Redevelopment Area. All references to "Agency" refer to the Community Redevelopment Agency (CRA) created as part of this overall plan.

### **4.15.1 Stormwater Management and Utility Improvements**

The creation of a stormwater management system is a key element to the overall improvement of the area impacting the flooding issues, water quality, and development opportunities.

#### **Objectives**

1. In cooperation and coordination with the City, County, other agencies, and property owners as needed, the Agency will formulate an inventory of capital improvement needs to support existing and future demands anticipated by redevelopment activities. It will also formulate a five-year capital improvement program in which projects are coordinated among all appropriate agencies and will annually incorporate funding into the budget and amended five-year capital program to coordinate with the City and other agencies to provide the needed public facilities.
2. The Agency will continue to work with all appropriate government, private utilities and property owners to ensure the efficient provision of adequate services for future development including electricity, telecommunications, cable television, water, stormwater, sanitary sewer, gas, and solid waste.
3. The Agency will formulate a program of streetscape improvements to assist in implementing the State Road 50 developments.
4. The Agency will coordinate with the City, County, St Johns River Water Management District, other public agencies, and private property owners as needed to formulate a regional approach to stormwater management. This includes working with regulatory agencies to develop creative solutions to problems that inhibit rehabilitation and development.
5. The Agency will work with the City, County, St Johns River Water Management District and other public agencies and private organizations as needed to identify and implement alternative water supplies, re-use systems and other innovative and conservation techniques into public facilities and infrastructure planning.

### **Roadway and Transportation Improvements**

Plan and support a safe efficient traffic circulation system that provides sufficient access for all modes of transportation between residential and commercial areas within the Redevelopment Area and the balance of the community.

#### **Objectives**

1. The Agency will continue to work with FDOT to implement improvements along State Road 50.
2. The Agency will work with FDOT to employ access management strategies including reconfiguration of center medians, and driveway access points, on State Road 50.
3. The Agency will work with the City, County, and FDOT to assess existing traffic patterns and pursue any vehicular transportation improvements which may include access control, vacating of rights of way, redistribution of traffic, roadway realignment, directional changes in traffic flow, and other measures which will improve traffic and traveling convenience.

4. The Agency will have the area-wide transit providers, including Citrus County Transit, to encourage the expansion of an efficient mass transportation system, construction of bus shelters and other physical improvements which will enhance the comfort and convenience of the system.
5. The Agency will work with the City, County, FDOT and private property owners as needed to create a safe, secure, appealing, and efficient pedestrian system linking the residential, commercial, and public lands.
6. The Agency will encourage pedestrian and bicycle pathways through the redevelopment area, appropriately designed and separated from auto circulation for safety purposes, to be used as positive tools to improve the area's environment in conjunction with the use of landscaping and other visual treatments.
7. The Agency will work with the City, County, FDOT and private property owners as needed to provide interconnection of uses and areas by connecting driveways and parking lots, or constructing new roadway connections in appropriate areas.
8. The Agency will prevent the creation of negative impacts upon pedestrian movement within the CRA.

#### **4.16 Government/Redevelopment Administration**

Create an administrative framework and financial mechanisms necessary to achieve the goals and objectives of the Redevelopment Plan. Review existing City policies and procedures to ensure timely and effective levels of service.

##### **4.16.1 Agency Administration**

Initially set up the management and administration framework necessary to initiate the implementation of the adopted Redevelopment Plan.

##### **Objectives**

1. The Agency will be administered initially by assigned City staff.
2. The Agency will formulate and adopt by-laws to provide guidelines for the function of the governing board.
3. The Agency will formulate and adopt policies and procedures including, but not limited to:
  - Finance, debt, and budget policies that will include appropriate procedures for five-year capital planning and annual budgeting. It will also include guidance for the agency regarding the budgeting and expenditure of funds on operating, capital, and non-capital expenditures.
  - Policies for the expenditure of increment revenues on privately initiated development, redevelopment, and renovation projects.
  - Policies for the acquisition and disposition of real property.
  - Policies for assisting residents and tenants with relocation in publicly funded acquisition projects.
4. The Agency will have the ability to leverage increment revenues with other funds by applying for grants, commercial loans, or other financial mechanisms to expedite the completion of capital projects.
5. The Agency will annually evaluate its strategic objectives to be consistent with objectives contained in the City's Comprehensive Plan.
6. The Agency will have the ability to participate in the planning process, develop the appropriate administrative policies, and will coordinate with the City to streamline the permitting process, as needed, to implement the Redevelopment Plan effectively.

7. The Agency will have the ability to work with the City to facilitate the expeditious approval of private development projects that further the goals and objectives of the Redevelopment Plan.
8. The Agency will have the ability to work with the various public and private leaders.
9. The Agency will utilize community leaders' talents to initiate desirable special events and activities to develop and implement sound marketing and promotional strategies.
10. The Agency will have the ability to promote effective communication with the residents and businesses throughout the community to garner public input, understanding, and support.
11. The Agency will have the ability to enhance public information services for all aspects of the redevelopment program via methods such as newspaper reporting, a more comprehensive city newsletter, advertisements, speaking engagements at neighborhood and civic organization meetings, internet web sites, other electronic media, etc.

#### **4.16.2 Land Use and Development Regulations**

Work with the City, County, private property owners, and others as needed to implement future land use and zoning regulations and implement development of the Redevelopment Area.

##### **Objectives**

1. The Agency will have the ability to utilize available public and private resources through the redevelopment process, acquire land (if needed), master plan, design, and construct new development. The CRA may develop all or part of the Redevelopment Area independent of or in conjunction with the private sector, including hiring of design and construction professionals, and/or disposition of its interest in real property pursuant to the provisions of the Redevelopment Act.
2. The Agency will have the ability to implement land acquisition strategies to target sites for demolition and redevelopment to new improved land uses based on market opportunities ensuring consistency with objectives contained in the Redevelopment Plan pursuant to acquisition policies of the Agency.
3. The Agency will have the ability to promote and locate strategic land use activities of regional importance within the Redevelopment Area to capture additional market opportunities while reinforcing the unique character of the community.

#### **4.17 Redevelopment Policy**

Eliminate the conditions of blight identified in the Findings of Necessity and other such conditions as they may present themselves from time to time.

##### **4.17.1 Focus on Existing Blighting Influences**

Initial years' focus should address the higher priority blighting influences identified by the community and the Finding of Necessity study.

##### **Objectives**

1. The Agency will have the ability to regularly review its projects and programs to ensure that it is focused on eliminating the conditions identified in the Findings of Necessity as follows:
  - The street layout contributes to inefficient and unsafe traffic circulation.
  - Lots in some residential areas are smaller than the minimum required by Code, and some commercial lots are too small to be redeveloped using current land development regulations.
  - There is a general deterioration of housing stock and a number of commercial buildings exhibit deterioration of site or building conditions.
  - Diversity of land ownership makes redevelopment difficult.

- There are land use conflicts between commercial and residential with minimal buffers.
  - There is a lack of pedestrian and vehicular connectivity in parts of the community.
  - A number of paved roads have no sidewalks, curbs, gutters and show deterioration of the underlying roadbed.
2. The Agency will have the ability to work toward the elimination of other blighting influences including:
- Dilapidated and unsafe structures through land acquisition and the demolition and removal of derelict structures where it is deemed appropriate.
  - Existing substandard structures through enforcement of the City's housing and building codes and the provision of financial incentives for rehabilitation.
  - Unsanitary and unsightly outside storage conditions through enforcement and revision of City zoning codes.
  - Unsanitary and unsightly dumpsters used for the storage and removal of solid waste through consolidation of service and the revision of contracts with solid waste service providers, which designate separate service areas.
  - Nonconforming uses that detract from the character of the community, hindering investment opportunities through negotiation, acquisition, exchange, transfer of development rights, or any other available means in cooperation with property owners.

#### **4.17.2 Prevent the Future Occurrence of Slum and Blight**

The Agency will be proactive in identifying policies, actions, or developments that may contribute to preventing future blighting conditions.

##### **Objectives**

1. The Agency will have the ability to work with the city departments, Planning and Zoning Board, residents of the area, and the City Council to upgrade the zoning classifications within the Redevelopment Area to include architectural design standards for new construction and rehabilitation.
2. The Agency will have the ability to work with area economic development organizations to formulate economic development strategies for the Redevelopment Area that will ensure future economic stability and job creation.
3. The Agency will have the ability to eliminate conditions that decrease property values and reduce the tax base.
4. The Agency will have the ability to create programs promoting development and rehabilitation of properties including financial or other economic incentives to facilitate new investment in the Redevelopment Area thereby increasing the tax base.
5. The Agency will have the ability to support programming and invest in those programs designed to identify, mitigate, or correct conditions of contamination as identified by the Agency, City, County, or third-party.

#### **4.17.3 Land Assembly and Demolition**

Encourage the acquisition, demolition, and reuse of those properties, which, by virtue of their location, condition, or value no longer function at their highest potential economic use, are blighting influences or have a negative effect on revitalization efforts.

##### **Objectives**

1. The Agency will have the ability to work with public agencies and private organizations to facilitate redevelopment of the CRA Area including but not limited to holding events, concerts, farmers'

markets, etc. on the land, renovating and reusing existing structures, and/or soliciting development partner(s) for the purpose of redeveloping all or part of the area.

2. The Agency will have the ability to develop a land acquisition policy to ensure that future acquisitions provide the greatest impact on fulfilling the objectives of the redevelopment program.
3. The Agency will have the ability to work with owners of properties located within redevelopment project areas to encourage their cooperative participation in Agency sponsored redevelopment projects.
4. The Agency will have the ability to encourage partnerships among the property owners, the private sector, and the public sector in order to implement proposed redevelopment projects that will achieve public goals.
5. The Agency will have the ability to formulate and adopt acquisition and relocation policies to address the needs of those whose properties will undergo reuse activities. This includes acquisition of commercial and residential properties, as well as relocation of the respective occupants.
6. The Agency will have the ability to formulate and adopt policies and incentive programs to encourage the private sector to participate in redevelopment projects and programs.

#### **4.17.4 Oversee Future Development Proposals**

Establishing guidelines and standards that are consistently applied to all development and help ensure quality and protection of investments in the redevelopment area.

##### **Objectives**

1. The Agency will have the ability to encourage the City to establish a Community Appearance Board for review of development proposals.
2. The Agency will have the ability to encourage the City to formulate and adopt development design or architectural standards to improve community appearance.

### **4.18 Overall Economic Development Approach**

Establish a diverse, identifiable character for the Redevelopment Area while promoting economic vitality through private sector investment.

#### **4.18.1 Supporting Existing Businesses and New Investment**

Create a proactive environment supporting existing businesses and encouraging new business development and capital investment.

##### **Objectives**

1. The Agency will have the ability to establish partnerships between the public sector and private sector for the purpose of promoting the mutual benefits of proposed redevelopment projects with particular emphasis on the three or four catalysts sites identified in the CRA Waterfront District Master Concept Plan (August, 2013).
2. The Agency will have the ability to continue to identify opportunities for all sectors of the economy and work toward successful implementation of projects and programs within the Redevelopment Area.
3. The Agency will have the ability to improve the investment image of the Redevelopment Area and utilize selected public actions to stimulate private investment including streetscaping, landscaping, and gateway enhancements, as well as conducting and sponsoring area events and promotions.

4. The Agency will have the ability to expand the economic base of the Redevelopment Area retaining existing jobs while creating new diverse employment opportunities by implementing improvements to and around the Citrus Avenue and the waterfront area.
5. The Agency will have the ability to create investment opportunities that will increase the tax base thereby generating additional revenues to finance actions that support public goals.
6. The Agency will have the ability to work with the City, County, Chamber, and Economic Development Council, Tourist Development Council, and other organizations and agencies as appropriate to establish business retention, recruitment, and expansion programs including but not limited to creation of a business incubator, small business assistance program, and other programs that can help local entrepreneurs establish and grow businesses in the Redevelopment Area.
7. Provide "brownfields" incentives including clean-up credits, investment credits, and incentive measures for developers.
8. The Agency will have the ability to design and fund financial incentive initiatives to support business formation, relocation, expansion, and job creation.

#### **4.18.2 Revitalize Commercial Corridors**

Invigorate the business community and revitalize existing commercial properties.

##### **Objectives**

1. The Agency will have the ability to support the City, County, Chamber and Economic Development Council to encourage their integration into the redevelopment process, including the establishment of a Main Street Business Association, non-profit community development corporations, or other mechanisms as a conduit for sharing information and implementing appropriate redevelopment programs.
2. The Agency will have the ability to consider the creation of programs to assist properties to implement and develop strategies for public and private sector reinvestment in struggling commercial properties with high vacancy rates to receive the benefits of such programs that may be developed.
3. The Agency will have the ability to evaluate economic development and revitalization tools and work with members of the community to utilize these tools locally including but not necessarily limited to creation of;
  - Small business incubator or innovation center
  - Main Street program (or use of the Main Street approach)
  - Community development corporation
  - Community development finance institutions
  - State recognized Brownfield district
  - Other options and opportunities as available and appropriate
4. The Agency will have the ability to formulate a master plan for the revitalization of the Whispering Pines Park area including recruitment of employers and construction of infrastructure necessary to support revitalization.

#### **4.18.3 Market the Redevelopment Area**

Market the CRA Area as a major destination point, working with Crystal River, the only place in the world where people can legally swim with manatees, to promote recreational and eco-tourism.

## **Objectives**

1. The Agency will have the ability to work with the Citrus County Tourist Development Council and Visitors & Convention Bureau (C&VB) to promote the Redevelopment Area and market its assets as related to the community's environmental and eco-tourism attributes and activities.
2. The Agency will have the ability to work with County and V&CB to ensure sufficient funding for marketing that includes local and regional promotional efforts.
3. The Agency will have the ability to maximize marketing opportunities in conjunction with other promotional organizations in the region.
4. The Agency will have the ability to project the image of the Redevelopment Area as a safe and exciting place to go while encouraging both business and family oriented patronage by continuing to sponsor and hold community events, eco-tourism, and other promotional activities.

## 5.0 Statutory Provisions

### 5.1 The Trust Fund

Chapter 163.387 Redevelopment trust fund.

(1)(a) After approval of a community redevelopment plan, there may be established for each community redevelopment agency created under s. 163.356 a redevelopment trust fund. Funds allocated to and deposited into this fund shall be used by the agency to finance or refinance any community redevelopment it undertakes pursuant to the approved community redevelopment plan. No community redevelopment agency may receive or spend any increment revenues pursuant to this section unless and until the governing body has, by ordinance, created the trust fund and provided for the funding of the redevelopment trust fund until the time certain set forth in the community redevelopment plan as required by s. 163.362(10). Such ordinance may be adopted only after the governing body has approved a community redevelopment plan. The annual funding of the redevelopment trust fund shall be in an amount not less than that increment in the income, proceeds, revenues, and funds of each taxing authority derived from or held in connection with the undertaking and carrying out of community redevelopment under this part.

### 5.2 Redevelopment Powers

Upon a "Finding of Necessity" by the governing body and upon further finding that there is a need for a community redevelopment agency to function in the county or municipality to carry out community redevelopment purposes, any county or municipality may create a public body corporate and politic to be known as a "Community Redevelopment Agency." The Agency shall be constituted as a public instrumentality, and be afforded the authority to exercise the powers conferred by Florida Statute Chapter 163 Title XI.

Part I – Introduction, History & Background describes the redevelopment powers available to the City of Crystal River as provided in the Act. However, these powers can only be employed by the Agency if authorized by the Plan. In that regard, the Crystal River Redevelopment Agency is vested with the following powers pursuant to Florida Statutes, Section 163.370.

1. Cities and municipalities may not exercise the power of eminent domain for the purpose of preventing or eliminating a slum area or blighted area as defined in this part; however, cities and municipalities may acquire property by eminent domain within a community redevelopment area, subject to the limitations set forth in ss. 73.013 and 73.014 or other general law.
2. Every city and municipality shall have all the powers necessary or convenient to carry out and effectuate the purposes and provisions of this part, including the following powers in addition to others herein granted:
  - A. To make and execute contracts and other instruments necessary or convenient to the exercise of its powers under this part.
  - B. To disseminate slum clearance and community redevelopment information.
  - C. To undertake and carry out community redevelopment and related activities within the community redevelopment area, which may include:
    - Acquisition of property within a slum area or a blighted area by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition.
    - Demolition and removal of buildings and improvements.

- Installation, construction, or reconstruction of streets, utilities, parks, playgrounds, public areas of major hotels that are constructed in support of convention centers, including meeting rooms, banquet facilities, parking garages, lobbies, and passageways, and other improvements necessary for carrying out in the community redevelopment area the community redevelopment objectives of this part in accordance with the community redevelopment plan.
  - Disposition of any property acquired in the community redevelopment area at its fair value as provided in s. 163.380 for uses in accordance with the community redevelopment plan.
  - Carrying out plans for a program of voluntary or compulsory repair and rehabilitation of buildings or other improvements in accordance with the community redevelopment plan.
  - Acquisition by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition of real property in the community redevelopment area which, under the community redevelopment plan, is to be repaired or rehabilitated for dwelling use or related facilities, repair or rehabilitation of the structures for guidance purposes, and resale of the property.
  - Acquisition by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition of any other real property in the community redevelopment area when necessary to eliminate unhealthful, unsanitary, or unsafe conditions; lessen density; eliminate obsolete or other uses detrimental to the public welfare; or otherwise to remove or prevent the spread of blight or deterioration or to provide land for needed public facilities.
  - Acquisition, without regard to any requirement that the area be a slum or blighted area, of air rights in an area consisting principally of land in highways, railway or subway tracks, bridge or tunnel entrances, or other similar facilities which have a blighting influence on the surrounding area and over which air rights sites are to be developed for the elimination of such blighting influences and for the provision of housing (and related facilities and uses) designed specifically for, and limited to, families and individuals of low or moderate income.
  - Acquisition by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition of property in unincorporated enclaves surrounded by the boundaries of a community redevelopment area when it is determined necessary by the agency to accomplish the community redevelopment plan.
  - Construction of foundations and platforms necessary for the provision of air rights sites of housing (and related facilities and uses) designed specifically for, and limited to, families and individuals of low or moderate income.
- D. To provide, or to arrange or contract for, the furnishing or repair by any person or agency, public or private, of services, privileges, works, streets, roads, public utilities, or other facilities for or in connection with a community redevelopment; to install, construct, and reconstruct streets, utilities, parks, playgrounds, and other public improvements; and to agree to any conditions that it deems reasonable and appropriate which are attached to federal financial assistance and imposed pursuant to federal law relating to the determination of prevailing salaries or wages or compliance with labor standards, in the undertaking or carrying out of a community redevelopment and related activities, and to include in any contract let in connection with such redevelopment and related activities provisions to fulfill such of the conditions as it deems reasonable and appropriate.
- E. Within the community redevelopment area:
- To enter into any building or property in any community redevelopment area in order to make inspections, surveys, appraisals, soundings, or test borings and to obtain an order for this purpose from a court of competent jurisdiction in the event entry is denied or resisted.
  - To acquire by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition any personal or real property, together with any improvements thereon.

- To hold, improve, clear, or prepare for redevelopment any such property.
  - To mortgage, pledge, hypothecate, or otherwise encumber or dispose of any real property.
  - To insure or provide for the insurance of any real or personal property or operations of the county or municipality against any risks or hazards, including the power to pay premiums on any such insurance.
  - To enter into any contracts necessary to effectuate the purposes of this part.
  - To solicit requests for proposals for redevelopment of parcels of real property contemplated by a community redevelopment plan to be acquired for redevelopment purposes by a community redevelopment agency and, as a result of such requests for proposals, to advertise for the disposition of such real property to private persons pursuant to s. 163.380 prior to acquisition of such real property by the community redevelopment agency.
- F. To invest any community redevelopment funds held in reserves or sinking funds or any such funds not required for immediate disbursement in property or securities in which savings banks may legally invest funds subject to their control and to redeem such bonds as have been issued pursuant to s. 163.385 at the redemption price established therein or to purchase such bonds at less than redemption price, all such bonds so redeemed or purchased to be canceled.
- G. To borrow money and to apply for and accept advances, loans, grants, contributions, and any other form of financial assistance from the Federal Government or the state, county, or other public body or from any sources, public or private, for the purposes of this part and to give such security as may be required and to enter into and carry out contracts or agreements in connection therewith; and to include in any contract for financial assistance with the Federal Government for or with respect to community redevelopment and related activities such conditions imposed pursuant to federal laws as the county or municipality deems reasonable and appropriate which are not inconsistent with the purposes of this part.
- H. To make or have made all surveys and plans necessary to the carrying out of the purposes of this part; to contract with any person, public or private, in making and carrying out such plans; and to adopt or approve, modify, and amend such plans, which plans may include, but are not limited to:
- Plans for carrying out a program of voluntary or compulsory repair and rehabilitation of buildings and improvements.
  - Plans for the enforcement of state and local laws, codes, and regulations relating to the use of land and the use and occupancy of buildings and improvements and to the compulsory repair, rehabilitation, demolition, or removal of buildings and improvements.
  - Appraisals, title searches, surveys, studies, and other plans and work necessary to prepare for the undertaking of community redevelopment and related activities.
- I. To develop, test, and report methods and techniques, and carry out demonstrations and other activities, for the prevention and the elimination of slums and urban blight and developing and demonstrating new or improved means of providing housing for families and persons of low income.
- J. To apply for, accept, and utilize grants of funds from the Federal Government for such purposes.
- K. To prepare plans for and assist in the relocation of persons (including individuals, families, business concerns, nonprofit organizations, and others) displaced from a community redevelopment area and to make relocation payments to or with respect to such persons for moving expenses and losses of property for which reimbursement or compensation is not otherwise made, including the making of such payments financed by the Federal Government.
- L. To appropriate such funds and make such expenditures as are necessary to carry out the purposes of this part; to zone or rezone any part of the county or municipality or make exceptions from building regulations; and to enter into agreements with a housing authority,

which agreements may extend over any period, notwithstanding any provision or rule of law to the contrary, respecting action to be taken by such county or municipality pursuant to any of the powers granted by this part.

- M. To close, vacate, plan, or replan streets, roads, sidewalks, ways, or other places and to plan or replan any part of the county or municipality.
  - N. To organize, coordinate, and direct the administration of the provisions of this part, as they may apply to such county or municipality, in order that the objective of remedying slum and blighted areas and preventing the causes thereof within such county or municipality may be most effectively promoted and achieved and to establish such new office or offices of the county or municipality or to reorganize existing offices in order to carry out such purpose most effectively.
  - O. To develop and implement community policing innovations.
3. The following projects may not be paid for or financed by increment revenues:
- A. Construction or expansion of administrative buildings for public bodies or police and fire buildings, unless each taxing authority agrees to such method of financing for the construction or expansion, or unless the construction or expansion is contemplated as part of a community policing innovation.
  - B. Installation, construction, reconstruction, repair, or alteration of any publicly owned capital improvements or projects if such projects or improvements were scheduled to be installed, constructed, reconstructed, repaired, or altered within 3 years of the approval of the community redevelopment plan by the governing body pursuant to a previously approved public capital improvement or project schedule or plan of the governing body which approved the community redevelopment plan unless and until such projects or improvements have been removed from such schedule or plan of the governing body and 3 years have elapsed since such removal or such projects or improvements were identified in such schedule or plan to be funded, in whole or in part, with funds on deposit within the community redevelopment trust fund.
  - C. General government operating expenses unrelated to the planning and carrying out of a community redevelopment plan.
4. With the approval of the governing body, a community redevelopment agency may:
- A. Prior to approval of a community redevelopment plan or approval of any modifications of the plan, acquire real property in a community redevelopment area by purchase, lease, option, gift, grant, bequest, devise, or other voluntary method of acquisition; demolish and remove any structures on the property; and pay all costs related to the acquisition, demolition, or removal, including any administrative or relocation expenses.
  - B. Assume the responsibility to bear any loss that may arise as the result of the exercise of authority under this subsection, in the event that the real property is not made part of the community redevelopment area.

The following powers shall remain vested in the Crystal River City Council:

- The power to determine an area to be a slum or blighted area, or combination thereof, to designate such area as appropriate for a Community Redevelopment Project, and to hold any public hearings required with respect thereto
- The power to grant final approval to Community Redevelopment Plans and modifications thereof
- The power to authorize the issuance of revenue bonds as set forth in Section 163.385

### 5.3 Relocation Procedures

The Agency shall be constituted as a public instrumentality, and be afforded the authority to exercise the powers conferred by Florida Statute Chapter 163 Title XI including:

To prepare plans for and assist in the relocation of persons (including individuals, families, business concerns, nonprofit organizations, and others) displaced from a community redevelopment area and to make relocation payments to or with respect to such persons for moving expenses and losses of property for which reimbursement or compensation is not otherwise made, including the making of such payments financed by the Federal Government.

### 5.4 Duration of Plan

From Florida Statute Chapter 163.362 Contents of community redevelopment plan.—Every community redevelopment plan shall:

Provide a time certain for completing all redevelopment financed by increment revenues. Such time certain shall occur no later than 30 years after the fiscal year in which the plan is approved, adopted, or amended pursuant to s. 163.361(1). However, for any agency created after July 1, 2002, the time certain for completing all redevelopment financed by increment revenues must occur within 40 years after the fiscal year in which the plan is approved or adopted.

### 5.5 Plan Modification

163.361 Modification of community redevelopment plans.—

1. If at any time after the approval of a community redevelopment plan by the governing body it becomes necessary or desirable to amend or modify such plan, the governing body may amend such plan upon the recommendation of the agency. The agency recommendation to amend or modify a redevelopment plan may include a change in the boundaries of the redevelopment area to add land to or exclude land from the redevelopment area, or may include the development and implementation of community policing innovations.
2. The governing body shall hold a public hearing on a proposed modification of any community redevelopment plan after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the agency.
3. (a) In addition to the requirements of s. 163.346, and prior to the adoption of any modification to a community redevelopment plan that expands the boundaries of the community redevelopment area or extends the time certain set forth in the redevelopment plan as required by s. 163.362(10), the agency shall report such proposed modification to each taxing authority in writing or by an oral presentation, or both, regarding such proposed modification.

(b) For any community redevelopment agency that was not created pursuant to a delegation of authority under s. 163.410 by a county that has adopted a home rule charter and that modifies its adopted community redevelopment plan in a manner that expands the boundaries of the redevelopment area after October 1, 2006, the following additional procedures are required prior to adoption by the governing body of a modified community redevelopment plan:

- Within 30 days after receipt of any report of a proposed modification that expands the boundaries of the redevelopment area, the county may provide notice by registered mail to the governing body of the municipality and the community redevelopment agency that the county has competing policy goals and plans for the public funds the county would be required to

deposit to the community redevelopment trust fund under the proposed modification to the community redevelopment plan.

- If the notice required in subparagraph 1. is timely provided, the governing body of the county and the governing body of the municipality that created the community redevelopment agency shall schedule and hold a joint hearing co-chaired by the chair of the governing body of the county and the mayor of the municipality, with the agenda to be set by the chair of the governing body of the county, at which the competing policy goals for the public funds shall be discussed. For those community redevelopment agencies for which the board of commissioners of the community redevelopment agency are comprised as specified in s. 163.356(2), a designee of the community redevelopment agency shall participate in the joint meeting as a nonvoting member. Any such hearing shall be held within 90 days after receipt by the county of the recommended modification of the adopted community redevelopment plan. Prior to the joint public hearing, the county may propose an alternative modified community redevelopment plan that meets the requirements of s. 163.360 to address the conditions identified in the resolution making a finding of necessity required under s. 163.355. If such an alternative modified redevelopment plan is proposed by the county, such plan shall be delivered to the governing body of the municipality that created the community redevelopment agency and the executive director or other officer of the community redevelopment agency by registered mail at least 30 days prior to holding the joint meeting.
  - If the notice required in subparagraph 1. is timely provided, the municipality may not proceed with the adoption of a modified plan until 30 days after the joint hearing unless the governing body of the county has failed to schedule or a majority of the members of the governing body of the county have failed to attend the joint hearing within the required 90-day period.
  - Notwithstanding the time requirements established in subparagraphs 2. and 3., the county and the municipality may at any time voluntarily use the dispute resolution process established in chapter 164 to attempt to resolve any competing policy goals between the county and municipality related to the community redevelopment agency. Nothing in this subparagraph grants the county or the municipality the authority to require the other local government to participate in the dispute resolution process.
4. A modification to a community redevelopment plan that includes a change in the boundaries of the redevelopment area to add land must be supported by a resolution as provided in s. 163.355.
  5. If a community redevelopment plan is modified by the county or municipality after the lease or sale of real property in the community redevelopment area, such modification may be conditioned upon such approval of the owner, lessee, or successor in interest as the county or municipality may deem advisable and, in any event, shall be subject to such rights at law or in equity as a lessee or purchaser, or his or her successor or successors in interest, may be entitled to assert.

## 5.6 Severability

163.395 Property exempt from taxes and from levy and sale by virtue of an execution.—

1. All property of any county, municipality, or community redevelopment agency, including funds, owned or held by it for the purposes of this part are exempt from levy and sale by virtue of an execution; and no execution or other judicial process may issue against the same, nor shall judgment against the county, municipality, or community redevelopment agency be a charge or lien upon such property. However, the provisions of this section do not apply to or limit the right of obligees to pursue any remedies for the enforcement of any pledge or lien given pursuant to this part by the county or municipality on its rents, fees, grants, or revenues from community redevelopment.

2. The property of the county, municipality, or community redevelopment agency acquired or held for the purposes of this part is declared to be public property used for essential public and governmental purposes, and such property is exempt from all taxes of the municipality, the county, or the state or any political subdivision thereof. However, such tax exemption will terminate when the county, municipality, or community redevelopment agency sells, leases, or otherwise disposes of such property in a community redevelopment area to a purchaser or lessee which is not a public body entitled to tax exemption with respect to such property.

## **5.7 Safeguards, Controls, Restrictions, or Covenants**

### **163.410 Exercise of powers in counties with home rule charters.**

In any county which has adopted a home rule charter, the powers conferred by this part shall be exercised exclusively by the governing body of such county. However, the governing body of any such county which has adopted a home rule charter may, in its discretion, by resolution delegate the exercise of the powers conferred upon the county by this part within the boundaries of a municipality to the governing body of such a municipality. Such a delegation to a municipality shall confer only such powers upon a municipality as shall be specifically enumerated in the delegating resolution. Any power not specifically delegated shall be reserved exclusively to the governing body of the county. This section does not affect any community redevelopment agency created by a municipality prior to the adoption of a county home rule charter. Unless otherwise provided by an existing ordinance, resolution, or interlocal agreement between any such county and a municipality, the governing body of the county that has adopted a home rule charter shall grant in whole or in part or deny any request from a municipality for a delegation of powers or a change in an existing delegation of powers within 120 days after the receipt of all required documentation, or such request shall be deemed granted unless this period is extended by mutual consent in writing by the municipality and county. Within 30 days after receipt of the request, the county shall notify the municipality by registered mail whether the request is complete or if additional information is required. Any request by the county for additional documentation shall specify the deficiencies in the submitted documentation, if any. The county shall notify the municipality by registered mail within 30 days after receiving the additional information whether such additional documentation is complete. If the meeting of the county commission at which the request for a delegation of powers or a change in an existing delegation of powers is unable to be held due to events beyond the control of the county, the request shall be acted upon at the next regularly scheduled meeting of the county commission without regard to the 120-day limitation. If the county does not act upon the request at the next regularly scheduled meeting, the request shall be deemed granted.

### **163.415 Exercise of powers in counties without home rule charters.**

The powers conferred by this part upon counties not having adopted a home rule charter shall not be exercised within the boundaries of a municipality within said county unless the governing body of the municipality expresses its consent by resolution. Such a resolution consenting to the exercise of the powers conferred upon counties by this part shall specifically enumerate the powers to be exercised by the county within the boundaries of the municipality. Any power not specifically enumerated in such a resolution of consent shall be exercised exclusively by the municipality within its boundaries.

## **5.8 Consistency with Clermont Comprehensive Plan**

### **163.362 Contents of community redevelopment plan.**

Every community redevelopment plan shall:

Provide for the retention of controls and the establishment of any restrictions or covenants running with land sold or leased for private use for such periods of time and under such conditions as the governing body deems necessary to effectuate the purposes of this part.

163.360 Community redevelopment plans.

1. Community redevelopment in a community redevelopment area shall not be planned or initiated unless the governing body has, by resolution, determined such area to be a slum area, a blighted area, or an area in which there is a shortage of housing affordable to residents of low or moderate income, including the elderly, or a combination thereof, and designated such area as appropriate for community redevelopment.
2. The community redevelopment plan shall:
  - Conform to the comprehensive plan for the county or municipality as prepared by the local planning agency under the Community Planning Act.
  - Be sufficiently complete to indicate such land acquisition, demolition and removal of structures, redevelopment, improvements, and rehabilitation as may be proposed to be carried out in the community redevelopment area; zoning and planning changes, if any; land uses; maximum densities; and building requirements.
  - Provide for the development of affordable housing in the area, or state the reasons for not addressing in the plan the development of affordable housing in the area. The county, municipality, or community redevelopment agency shall coordinate with each housing authority or other affordable housing entities functioning within the geographic boundaries of the redevelopment area, concerning the development of affordable housing in the area.
3. The community redevelopment plan may provide for the development and implementation of community policing innovations.
4. The city, municipality, or community redevelopment agency may itself prepare or cause to be prepared a community redevelopment plan, or any person or agency, public or private, may submit such a plan to a community redevelopment agency. Prior to its consideration of a community redevelopment plan, the community redevelopment agency shall submit such plan to the local planning agency of the county or municipality for review and recommendations as to its conformity with the comprehensive plan for the development of the county or municipality as a whole. The local planning agency shall submit its written recommendations with respect to the conformity of the proposed community redevelopment plan to the community redevelopment agency within 60 days after receipt of the plan for review. Upon receipt of the recommendations of the local planning agency, or, if no recommendations are received within such 60 days, then without such recommendations, the community redevelopment agency may proceed with its consideration of the proposed community redevelopment plan.
5. The community redevelopment agency shall submit any community redevelopment plan it recommends for approval, together with its written recommendations, to the governing body and to each taxing authority that levies ad valorem taxes on taxable real property contained within the geographic boundaries of the redevelopment area. The governing body shall then proceed with the hearing on the proposed community redevelopment plan as prescribed by subsection (6).
6. (a) The governing body shall hold a public hearing on a community redevelopment plan after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the county or municipality. The notice shall describe the time, date, place, and purpose of the hearing, identify generally the community redevelopment area covered by the plan, and outline the general scope of the community redevelopment plan under consideration.  
  
(b) For any governing body that has not authorized by June 5, 2006, a study to consider whether a finding of necessity resolution pursuant to s. 163.355 should be adopted, has not adopted a finding

of necessity resolution pursuant to s. 163.355 by March 31, 2007, has not adopted a community redevelopment plan by June 7, 2007, and was not authorized to exercise community redevelopment powers pursuant to a delegation of authority under s. 163.410 by a county that has adopted a home rule charter, the following additional procedures are required prior to adoption by the governing body of a community redevelopment plan under subsection (7):

- Within 30 days after receipt of any community redevelopment plan recommended by a community redevelopment agency under subsection (5), the county may provide written notice by registered mail to the governing body of the municipality and to the community redevelopment agency that the county has competing policy goals and plans for the public funds the county would be required to deposit to the community redevelopment trust fund under the proposed community redevelopment plan.
  - If the notice required in subparagraph 1. is timely provided, the governing body of the county and the governing body of the municipality that created the community redevelopment agency shall schedule and hold a joint hearing co-chaired by the chair of the governing body of the county and the mayor of the municipality, with the agenda to be set by the chair of the governing body of the county, at which the competing policy goals for the public funds shall be discussed. For those community redevelopment agencies for which the board of commissioners of the community redevelopment agency are comprised as specified in s. 163.356(2), a designee of the community redevelopment agency shall participate in the joint meeting as a nonvoting member. Any such hearing must be held within 90 days after receipt by the county of the recommended community redevelopment plan. Prior to the joint public hearing, the county may propose an alternative redevelopment plan that meets the requirements of this section to address the conditions identified in the resolution making a finding of necessity required by s. 163.355. If such an alternative redevelopment plan is proposed by the county, such plan shall be delivered to the governing body of the municipality that created the community redevelopment agency and to the executive director or other officer of the community redevelopment agency by registered mail at least 30 days prior to holding the joint meeting.
  - If the notice required in subparagraph 1. is timely provided, the municipality may not proceed with the adoption of the plan under subsection (7) until 30 days after the joint hearing unless the governing body of the county has failed to schedule or a majority of the members of the governing body of the county have failed to attend the joint hearing within the required 90-day period.
  - Notwithstanding the time requirements established in subparagraphs 2. and 3., the county and the municipality may at any time voluntarily use the dispute resolution process established in chapter 164 to attempt to resolve any competing policy goals between the county and municipality related to the community redevelopment agency. Nothing in this subparagraph grants the county or the municipality the authority to require the other local government to participate in the dispute resolution process.
7. Following such hearing, the governing body may approve the community redevelopment and the plan therefore if it finds that:
- A. A feasible method exists for the location of families who will be displaced from the community redevelopment area in decent, safe, and sanitary dwelling accommodations within their means and without undue hardship to such families;
  - B. The community redevelopment plan conforms to the general plan of the county or municipality as a whole;
  - C. The community redevelopment plan gives due consideration to the utilization of community policing innovations, and to the provision of adequate park and recreational areas and facilities that may be desirable for neighborhood improvement, with special consideration for the health, safety, and welfare of children residing in the general vicinity of the site covered by the plans;

- D. The community redevelopment plan will afford maximum opportunity, consistent with the sound needs of the county or municipality as a whole, for the rehabilitation or redevelopment of the community redevelopment area by private enterprise; and
  - E. The community redevelopment plan and resulting revitalization and redevelopment for a coastal tourist area that is deteriorating and economically distressed will reduce or maintain evacuation time, as appropriate, and ensure protection for property against exposure to natural disasters.
8. If the community redevelopment area consists of an area of open land to be acquired by the city or the municipality, such area may not be so acquired unless:
- A. In the event the area is to be developed in whole or in part for residential uses, the governing body determines:
    - That a shortage of housing of sound standards and design which is decent, safe, affordable to residents of low or moderate income, including the elderly, and sanitary exists in the county or municipality;
    - That the need for housing accommodations has increased in the area;
    - That the conditions of blight in the area or the shortage of decent, safe, affordable, and sanitary housing cause or contribute to an increase in and spread of disease and crime or constitute a menace to the public health, safety, morals, or welfare; and
    - That the acquisition of the area for residential uses is an integral part of and is essential to the program of the county or municipality.
  - B. In the event the area is to be developed in whole or in part for nonresidential uses, the governing body determines that:
    - Such nonresidential uses are necessary and appropriate to facilitate the proper growth and development of the community in accordance with sound planning standards and local community objectives.
    - Acquisition may require the exercise of governmental action, as provided in this part, because of:
      - a) Defective, or unusual conditions of, title or diversity of ownership which prevents the free alienability of such land;
      - b) Tax delinquency;
      - c) Improper subdivisions;
      - d) Outmoded street patterns;
      - e) Deterioration of site;
      - f) Economic disuse;
      - g) Unsuitable topography or faulty lot layouts;
      - h) Lack of correlation of the area with other areas of a county or municipality by streets and modern traffic requirements; or
      - i) Any combination of such factors or other conditions which retard development of the area.
    - Conditions of blight in the area contribute to an increase in and spread of disease and crime or constitute a menace to public health, safety, morals, or welfare.
9. Upon the approval by the governing body of a community redevelopment plan or of any modification thereof, such plan or modification shall be deemed to be in full force and effect for the respective community redevelopment area, and the county or municipality may then cause the community redevelopment agency to carry out such plan or modification in accordance with its terms.
10. Notwithstanding any other provisions of this part, when the governing body certifies that an area is in need of redevelopment or rehabilitation as a result of an emergency under s. 252.34(3), with respect

to which the Governor has certified the need for emergency assistance under federal law, that area may be certified as a "blighted area," and the governing body may approve a community redevelopment plan and community redevelopment with respect to such area without regard to the provisions of this section requiring a general plan for the county or municipality and a public hearing on the community redevelopment.

## **Appendix A**

# Potential Community Redevelopment Expansion Area Finding of Necessity

GAI Project Number: R140908.01

**August, 2015**

Prepared for: City of Clermont

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## **1.0 Project Overview**

The purpose of this analysis is to provide data that documents potentially blighting conditions, as defined in Section 163, Part III, Florida Statutes (F.S.) (the "Redevelopment Act") within the City of Clermont study area in Lake County, Florida.

### **1.1 Introduction**

The initiative to expand the CRA and update the redevelopment plan for the Clermont area arises from the need to stimulate reinvestment in the area and identify new funding sources which would improve existing conditions and generate additional improvement activity. A redevelopment initiative to identify new market potential for the area and the supporting upgrades and additions to the infrastructure, commercial and/or office uses, and overall physical environment is a necessary component to the broader goal of attracting investment.

Before identifying prospective private sector interest in the area, current blighting influences should be addressed to begin rebuilding the infrastructure necessary to support and attract investment. Deteriorating conditions of structures, utilities, and general physical environment undermine economic development efforts and impede the improvement of the area.

Identifying resources to remove blighting influences is essential to remain competitive in the economic marketplace. An initial step is creating the CRA with community approved boundaries. A Finding of Necessity (FON) assists in identifying a proposed redevelopment area. A subsequent community redevelopment plan will specify the desired improvement projects and implementation steps to execute them. The CRA will be funded in most part by increment revenues designated specifically to the proposed redevelopment area.

The purpose of this analysis is to support the link between the statutory definition of a "blighted area" and the Clermont proposed redevelopment area expansion under examination. If the determination of such conditions of blight can be established based on the statutory definitions set forth in Section 163, Part III, Florida Statutes (F.S.), the "Redevelopment Act," the Community Redevelopment Agency (CRA) can be created, or in this case expanded, in conjunction with preparation and adoption of a redevelopment plan. Analysis of data and documentation of the Clermont Study Area within this report is evaluated based on the provisions established in Florida's Redevelopment Act, Section 163, Part III, Florida Statutes (F.S.).

City of Clermont data, county maps, study area specific maps, and government maintained statistics have been examined in conjunction with GAI Consultants staff interpretations of supplied data in assessing the proposed redevelopment area.

### **1.2 General Objectives and Purposes of the Redevelopment Act**

The purpose of the Redevelopment Act is to assist local governments in preventing and/or eliminating blighted conditions detrimental to the sustainability of economically and socially vibrant communities or areas. The following paragraphs describe those blighting conditions, their specific effects, and the intentions of the community redevelopment regime as a tool for implementing policy and programs.

- Section 163.335(1), F.S. ...[blighted areas] constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state; that the existence of such areas contributes substantially and increasingly to the spread of disease and crime, constitutes an

economic and social liability imposing onerous burdens which decrease the tax base and reduce tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and the improvement of traffic facilities; and that the prevention and elimination of slums and blight is a matter of state policy and state concern in order that the state and its counties and municipalities shall not continue to be endangered by areas which are focal centers of disease, promote juvenile delinquency, and consume an excessive proportion of its revenues because of the extra services required for police, fire, accident, hospitalization, and other forms of public protection, services, and facilities.

- Section 163.335(2), F.S. ...certain slum or blighted areas, or portions thereof, may require acquisition, clearance, and disposition subject to use restrictions, as provided in this part, since the prevailing condition of decay may make impracticable the reclamation of the area by conservation or rehabilitation; that other areas or portions thereof may, through the means provided in this part, be susceptible of conservation or rehabilitation in such a manner that the conditions and evils enumerated may be eliminated, remedied, or prevented; and that salvageable slum and blighted areas can be conserved and rehabilitated through appropriate public action as herein authorized and the cooperation and voluntary action of the owners and tenants of the property in such areas.
- Section 163.335(3), F.S. ...powers conferred by this part are for public uses and purposes for which public money may be expended and police power exercised, and the necessity in the public interest for the provisions herein enacted is declared as a matter of legislative determination.
- Section 163.335(5), F.S. ...the preservation or enhancement of the tax base from which a taxing authority realizes tax revenues is essential to its existence and financial health; that the preservation and enhancement of such tax base is implicit in the purposes for which a taxing authority is established; that tax increment financing is an effective method of achieving such preservation and enhancement in areas in which such tax base is declining; that community redevelopment in such areas, when complete, will enhance such tax base and provide increased tax revenues to all affected taxing authorities, increasing their ability to accomplish their other respective purposes; and that the preservation and enhancement of the tax base in such areas through tax increment financing and the levying of taxes by such taxing authorities therefor and the appropriation of funds to a redevelopment trust fund bears a substantial relation to the purposes of such taxing authorities and is for their respective purposes and concerns.
- Section 163.335(6,) F.S. ...there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such conditions is a proper matter of state policy and state concern is for a valid and desirable purpose.

According to Chapter 163.356 of the Redevelopment Act, a FON analysis focuses on a determination of blight and/or slum conditions in an area which may *“constitute a serious and growing menace, injurious to the public health, safety, morals, and welfare of the residents of the state,”* and negatively burden a community’s traffic system, utilities, ad valorem revenues, property values, and social fabric which would otherwise contribute positively to the economic stability of the community. As a simultaneous operation in conjunction with the finding of such a blighted area, the need for a CRA is established.

The CRA will possess the authority to govern the course of action concerning the redevelopment and rehabilitation of the Study Area, and further, in the corporate limits of the City of Clermont in the case that the governing body of the City has acceded in the redevelopment plan set forth by the City.

### **1.3 Declarations and Process**

The initial step in pursuing the expansion of an existing CRA is documenting the existing conditions. This analysis of the Clermont Study Area summarizes the extent and effects of blight which lead to the deterioration of economic, social, and physical components of the Study Area. This analysis documenting the extent of blight, represented through the physical conditions, economic instability, and conclusionary analysis in support of that documentation is referred to herein as the "Report." GAI Consultants' staff, along with Clermont staff, has analyzed government maintained statistics and reports and the physical condition of the area, resulting in the documentation and analysis of the blighting conditions of the Study Area contained within this Report.

### **1.4 Historical Perspective and Integrity of the Study Area**

Clermont is situated in Lake County which was named for its over 1,400 named lakes. Strategically located just west of Orlando and north of Disney World, Clermont has a population of over 29,000 based on 2013 Census data. With over 14.8 square miles Clermont is the second largest city in Lake County with the largest population of all cities in Lake County. Unemployment rates in Lake County and the cities within Lake County have been on the rise over the last four years. According to 2013 Census estimates, Lake County's unemployment rate was 12.0%, while the unemployment rate in Clermont was 10.8%. These rates represent an increase over the unemployment rates of 2010 when Lake County's unemployment rate was 8.1% and Clermont's unemployment rate was 8.3%.

The city was founded in 1884 and incorporated in 1916. The history of Clermont mirrored that of many other cities, following a path of decline prior to the creation of the City's Downtown Redevelopment Area in 1997. In the years following WWII, the automobile and the mobility that it afforded the average American redefined development patterns and business location decisions. As new highways and interstates were constructed to meet the demands of an increasingly auto-oriented society, many businesses abandoned downtowns for the increased visibility and accessibility of highway commercial centers. As a consequence, many traditional downtown areas became less economically vital and attracted less private and public investment. Buildings and infrastructure were allowed to deteriorate, contributing to the decline of downtown viability and property values.

In 1997 by adoption of Resolution No. 950, the City of Clermont identified the Downtown Redevelopment Area and created the Downtown Clermont Redevelopment Agency whose charge was to prepare a redevelopment plan, implement planned projects and obtain the necessary funding. The downtown area continues to be the focal point of a robust and growing community and the continued redevelopment of the 157 acres within the redevelopment area has been a continuing effort. New studies, projects and cooperation within from the business and residential community within the redevelopment area are necessary to continue these efforts.

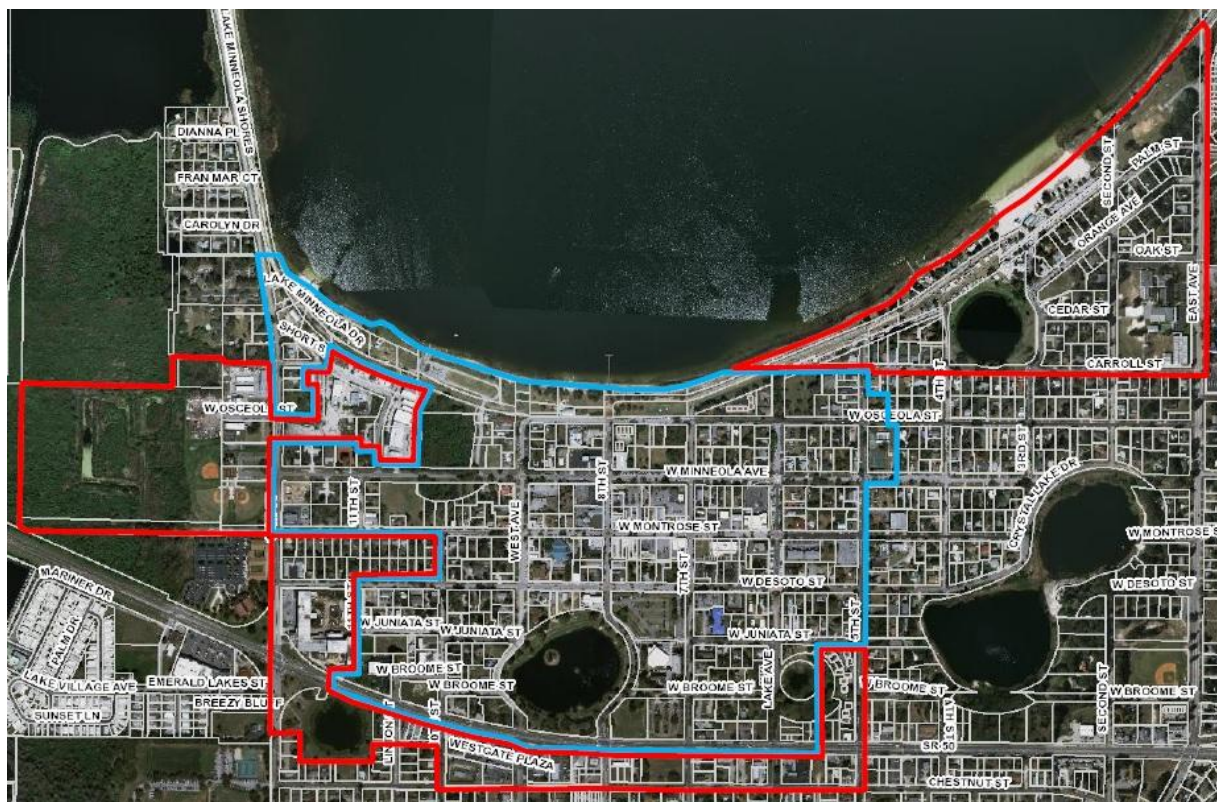
The goals and objectives of the plan were kept broad enough to allow for flexibility in the projects which would be implemented, but also realistic to ensure that they could be accomplished. As with any plan, the redevelopment plan should be updated from time to time in order to take advantage of new ideas and efforts to continue with redevelopment in the district.

In 2005 the original redevelopment plan was updated substantially which assisted in providing continued diversity allowing the Downtown Clermont Redevelopment Agency the ability to work in a variety of ways to support the revitalization of the district. The 2005 update included streetscape in the West Montrose Street area consisting of new sidewalks, trees, benches, and new lighting with underground infrastructure improvements. These physical improvements assisted in efforts to stabilize the downtown area. Continued streetscape projects and other new programs were implemented to continue the effort to revitalize the downtown area and create a new sense of vitality.

A minor update to the redevelopment plan was completed in 2010, the update incorporated incentive programs ranging from façade improvement grants and impact fee assistance to building code compliance assistance. Additionally, street lighting improvements were included for when LED lighting is integrated to further improve the downtown lighting conditions. Since the completion of the 2010 redevelopment plan update, the Downtown Clermont Redevelopment Agency has awarded over \$160,000 in grants through four different grant programs available within the district, the Façade Improvement Grant Program (\$123,708.33), the Building Code Assistance Program (\$27,762.50), the Impact Fee Assistance Program (\$7,518.43), and the Building Permit Refund Program (\$1,911.40). With the assistance of these grant programs, over \$324,000 of projects were completed by 24 grant recipients.

Though the downtown area has undergone significant redevelopment, this redevelopment is hindered by the limitation of the district boundary. At the periphery of the district boundary additional blighted areas exist. In pursuit of addressing the conditions of properties surrounding the existing redevelopment area, the City of Clermont has expressed interest in expanding the district to provide greater diversity and a broader focus to the rehabilitation of the downtown area. The continuation of the Downtown Clermont Redevelopment Agency governing the redevelopment efforts within the expanded area will provide opportunities to encourage new capital investments in the areas of residential, commercial, recreational, and tourism development. For the purposes of this report, the area under examination will be referred to as the proposed redevelopment area, as well as the Study Area.

GAI Consultants' analysis of the conditions of the Study Area is confined to a specific geographic area within the City of Clermont generally shown in Map 1.



**Map 1 - Study Area and Proposed CRA Boundaries**

As can be seen in Map 1, the Study Area is predominately industrial and residential, with some institutional and recreational areas (76 single-family, 35 multi-family, 21 commercial, 13 industrial, 4 institutional) and vacant (7 residential, 12 commercial, 2 industrial, 14 institutional) parcels. The existing CRA boundary is demarcated by colored boundary lines in blue, the proposed CRA expansion area is demarcated by colored boundary lines in red.



Waterfront Park overflow parking



grass parking lot

The proposed expansion areas of the CRA also include a few large industrial properties. Many of these properties are deteriorated, many with significant City code violations apparent on visual inspection.



Overgrown landscaping & dilapidated fencing



overflowing dumpster within right-of-way

## 1.5 Standards for Blight

Having identified the study area as a group of residential, industrial and institutional/recreational properties, the specific conditions that constitute blight as listed in the Redevelopment Act were considered.

The Redevelopment Act currently, in effect, establishes three discrete pathways to determine if a study area is a "blighted area", sufficient to warrant the full application of redevelopment powers conveyed under Chapter 163.

- "Alternative One" involves the layering of two tests. The first test is broadly conditional and the second test is criteria specific. Both tests must conclude that the described conditions exist affirmatively.

- "Alternative Two" involves a specific agreement among parties subject to a prospective Trust Fund agreement. Where such agreement exists, then the jurisdiction seeking to designate a redevelopment area needs to pass a less rigorous test. As in the first alternative, this test relates to specific criteria and it must conclude affirmatively.
- Notwithstanding the requirements for the first or second alternative, "Alternative Three" involves the Governor certifying the need for emergency assistance under federal law as a result of an emergency under s. 252.34(3), F.S.

### **Alternative One**

The first of Alternative One's two tests requires that a study area identified as a blighted area contain a "substantial number of deteriorated, or deteriorating structures, in which conditions, as indicated by government-maintained statistics or other studies, are leading to economic distress or endanger life or property." Recent court decisions have affirmed that structures include infrastructure.

The second of Alternative One's two tests is that the area must then be one in "which two or more of the following factors are present".

- a) Predominance of defective or inadequate street layout, parking facilities, roadways, bridges, or public transportation facilities;
- b) Aggregate assessed values of real property in the area for ad valorem tax purposes have failed to show any appreciable increase over the 5 years prior to the finding of such conditions;
- c) Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- d) Unsanitary or unsafe conditions;
- e) Deterioration of site or other improvements;
- f) Inadequate and outdated building density patterns;
- g) Falling lease rates per square foot of office, commercial, or industrial space compared to the remainder of the county or municipality;
- h) Tax or special assessment delinquency exceeding the fair value of the land;
- i) Residential and commercial vacancy rates higher in the area than in the remainder of the county or municipality;
- j) Incidence of crime in the area higher than in the remainder of the county or municipality;
- k) Fire and emergency medical service calls to the area proportionately higher than in the remainder of the county or municipality;
- l) A greater number of violations of the Florida Building Code in the area than the number of violations recorded in the remainder of the county or municipality;
- m) Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area; or
- n) Governmentally owned property with adverse environmental conditions caused by a public or private entity.

### **Alternative Two**

The Redevelopment Act also allows that a blighted area may be "any area in which at least one of the factors identified in paragraphs (a) through (n) of Section 163.40(8), F.S. are present and all taxing authorities (as such term is defined in the Redevelopment Act) subject to Section 163.387(2)(a), F.S. agree, either by interlocal agreement or agreements with the agency or by resolution, that the area is blighted.

## Alternative Three

The Redevelopment Act also provides that “when the governing body certifies that an area is in need of redevelopment or rehabilitation as a result of an emergency under s. 252.34(3), F.S., with respect to which the Governor has certified the need for emergency assistance under federal law, that area may be certified as a “blighted area”, and the governing body may approve a community redevelopment plan and community redevelopment with respect to such area without regard to the provisions of this section requiring a general plan for the county or municipality and a public hearing on the community redevelopment”, Section 163.360(10), F.S. For example, On September, 1, 2004, Governor Jeb Bush declared a state of emergency for the entire State of Florida by Executive Order 04-192 because of Hurricane Francis. For example, on September 4, 2004, FEMA designated Pinellas County as a disaster area by FEMA-1545-DR.

## 2.0 Physical Environment Inventory

This section of the report documents the land uses, transportation systems, utilities infrastructure, and visual character of buildings and sites in the Study Area.

### 2.1 Land Use

These physical characteristics of the area play key roles in the development or utilization of land based assets. The land use inventory provides more perspective regarding the pattern of development activity, the inventory of land uses, the compatibility of nearby uses, and the impact of uses that may assist or deter development activity within the study area.

The study area consists of a variety of single family residential properties and industrial properties. However, the predominant use is residential properties. There are some government and institutional properties located in the study area as well.

Historically the downtown area developed as a centralized commercial business district with surrounding residential and industrial uses. The overall physical condition of the study area is fair. Pockets of deteriorated housing exist throughout the study area.



Deteriorated Housing



Deteriorated Housing

The bulk of structures within the study area are either single-family, multi-family, industrial properties, or institutional/recreational properties. 2014 Lake County tax records show that there are 166 taxable properties within the study area. Of those, 118 (71.1%) properties are single-family/multi-family residential, 15 (9.03%) are industrial, and 33 (19.9%) are commercial.

In all, there are currently a total of 166 tax-assessed properties within the study area. Of those 166 tax-assessed properties, 21 of them are currently vacant (unimproved, undeveloped, or cleared) which represents 12.7% of the entire proposed CRA expansion area. Those 21 vacant properties include 7

vacant residential properties (4.2%), 12 vacant commercial properties (7.2%), and 2 vacant industrial properties (1.2%). The vacant properties present the City with an opportunity for future development. Some of these vacant parcels include deteriorating fencing, litter, debris and/or tall weeds and grass on the site.



Vacant Parcel



Vacant Parcel

The following table shows the number of properties in the study area from the 2014 Lake County Tax Collector tax roll for each type of land use designation.

Land Use	Parcels	Acres
Single Family	76	19.69
Multifamily	35	6.59
Commercial	21	9.20
Industrial	13	17.77
Religious	1	0.55
Institutional	3	33.67
Vacant Institutional	14	19.59
Vacant Residential	7	1.36
Vacant Commercial	12	3.20
Vacant Industrial	2	2.75
<b>TOTAL</b>	<b>184</b>	<b>114.37</b>

A field review indicated that most of the structures within the Study Area are single story or two stories. Many of these properties are deteriorated or deteriorating and are in need of renovation or redevelopment. Some of the lots are platted inadequate sizes and are either too narrow or too shallow

for development. Several properties in the proposed expansion area have the potential to be redeveloped and converted to a commercial or mixed use development.



Deteriorated industrial structure



Deteriorated multi-family structure

Within the study area, a substantial number of the improved properties are deteriorating or deteriorated. A significant number of properties have deteriorating driveways with crumbling asphalt, particularly among the multifamily residential properties. Many properties have paved driveways with no distinction between the driveway and the right of way which significantly increases the appearance of the asphalt width of the road. Generally, landscaping is overgrown among the multifamily properties. Some properties in the study area have boarded up windows and other damage. Overall, the condition of the multifamily residential properties in the study area is generally poor, though some are in fair condition.



Deteriorating single-family structure



Deteriorating commercial structure



Dumpster in front of commercial building



Cracked overgrown driveways & dirt driveways

The decline in the physical condition of many sites in the study area can be attributed, at least in part, to the age of the structures and the site requirements during the period in which they were built. According to the 2014 Lake County tax roll, less than 5% of the structures in the study area were built over the last ten years. In fact, since 2006, a combined total of only 5 properties were developed across the last eight years. The records demonstrate a lack of new development in the area and the predominance of materially older building stock.

## 2.2 Transportation, Road, and Traffic Conditions

Curbs gutters and sidewalks are present within some portions of the study area, however they are not consistent. With the lack of consistent sidewalks, pedestrian crossings, and bike lanes, the study area is not conducive for walking, jogging, or bicycling. As a whole, the study area lacks infrastructure for other forms of transportation except for vehicles. Furthermore, other improvements such as street light fixtures, street trees, pavement markings, pedestrian signs, and sufficient turning lanes are generally inadequate, missing, or in need of repairs or upgrading.



Deteriorated road, lack of curb, gutter & sidewalk



Sidewalk on one side only; missing curb & gutter



Deteriorated right-of-way



Sand & gravel driveways overflowing into right-of-way

## 2.3 Overall Site and Plat Conditions

The study area suffers from deficient infrastructure. For the most part, basic infrastructure including sidewalks, curbs, and gutters are lacking in the study area. Wastewater and stormwater infrastructure is generally inefficient and not to modern standards. These site deficiencies make redevelopment challenging and encourage lower property values in the area.



No sidewalks, curbs or gutters



No sidewalks

Many of the buildings in the study area are deteriorating. Part of the decline in the physical condition of buildings in the study area can be attributed to the age of the structures most of which were developed prior to 1980 (67%). Several of the properties are one or two level industrial structures. Many of these properties leave very little pervious surface available, using almost all of their lots for buildings and parking and leaving little room for landscaping, adequate drainage, or open space. The lack of pervious surface in combination with insufficient stormwater collection and treatment creates unsafe conditions.

## 2.4 Visual Character

The study area is made up primarily of residential properties with no unifying architectural style and no design standards. Many roads and driveways are crumbling and showing signs of neglect. The study area generally lacks uniform landscaping and streetscape improvements. Other factors contributing to the overall look of deterioration include trash in yards, cracked roads and sidewalks, broken curbs, poor housing conditions, broken/boarded up windows, vacancies and neglected landscaping. A common attribute of many of the residential, industrial and commercial properties is unkempt landscape on properties and in rights-of-way. A visual analysis of the Study Area indicated a significant number of residential properties can be classified as deteriorated or deteriorating.



Overgrown landscaping & cracked pavement



Neglected building damage



Neglected structures & overgrown landscaping



Cracked Driveway & boarded up windows

Many commercial and industrial properties in the area are fronted by large swaths of asphalt that are often dilapidated and poorly maintained. Such properties typically have paved most of the land area in front of the building structure. Because there is virtually no streetscape and little landscaping within the study area, these paved property frontages contribute to the appearance of continuous asphalt, thereby

increasing the perceived width of the road. They also add to the amount of impervious surface in the area.

The transportation infrastructure in the study area, upon which the long term sustainability of the neighborhood and area depends, is not adequate to support a vibrant community. General absence of streetscape as well as pedestrian and cycling facilities (with the exception of the Lake Minneola Trail) limits the uses of the network and stunts redevelopment prospects.



Excess paving/driveway; no landscaping or sidewalk



Cracked & excessive paving/driveway

The several conditions documented in this analysis converge to undermine economic values by retarding a normally functioning real estate market. It is this normally functioning market that acts as the floor for economic value. If that floor cannot be maintained through a continuing exchange between buyers and sellers, economic values will eventually erode. Once that pattern is established, it becomes increasingly difficult to arrest the decline. Additionally, the documented conditions are such that they combine to create a physical and social context that is not viable for long term stability.

### **3.0 Reported Investment and Disinvestment Activity**

Based on 2014 certified tax rolls, there were an estimated 111 residential property records with building structures (76 single-family and 35 multi-family) and a total of 35 vacant properties (7 vacant residential, 12 vacant commercial, 2 vacant industrial, and 14 vacant institutional). Homestead exemptions applied to 54 (49%) of the residential properties. In 2014, the total tax base in the study area was over \$15 million.

Less than 8 percent of the structures in the study area were built in the last 20 years, with only 2 percent added during the last 10 years. The decline in the physical condition of many sites in the study area can be attributed, at least in part, to the age of the structures.

The city as a whole has seen a decrease in taxable value, the values associated with the proposed CRA depreciated at a higher rate than those of the city as a whole. The assessed value in the City of Clermont fell from \$2,577,221,700 in the 2009 final tax roll to \$2,328,260,688 in the 2014 final tax roll, which represented a taxable value decrease of 9.7 percent. The assessed value of the study area on the other hand fell from \$19,290,108 in 2009 to \$15,066,476, which represented a decrease of 21.9 percent.

## **4.0 Blight Findings**

The following section outlines the blight factors present in the study area according to the criteria established under Chapter 163 of the Florida Statutes and as outlined in the "Standards for Blight" section of this report.

Of the fourteen conditions indicative of blight listed in the Redevelopment Act, this analysis indicates that at least three such conditions exist in the study area and are retarding its immediate and longer term social, economic, and physical development. Below is a summary of the criteria that apply to the study area.

### **4.1 Assessment of "Substantial Number of Deteriorated or Deteriorating Structures"**

The Redevelopment Act provides little specific criteria or guidance in Section 163.340(8), F.S. regarding the definition or attributes of deteriorating structures other than that implied. Florida Statutes focus on a series of indicators which in the aggregate are assumed to lead to economic, physical, or social distress. The representative examples of residential and commercial structures speak to the context of the Study Area and are functionally deteriorated and rendered functionally and physically obsolete in their current condition.

The infrastructure upon which the long-term economic stability of the Study Area depends is generally deficient, absent, or deteriorated beyond a level which justifies repair or maintenance. The *overall* conditions in the Study Area are such that they combine to create a context of functional and physical deterioration which is conducive to economic, physical and social distress. The conditions and circumstances documented in this report and readily observable in the Study Area evidence a "substantial number of deteriorated, or deteriorating structures" leading to economic distress which, in their current condition, are certainly capable of endangering life and property if not substantially modified, retrofitted, repaired, rebuilt, or redeveloped entirely.

### **4.2 Unsanitary or Unsafe Conditions**

An adequate stormwater system in the Study Area is lacking. Collector roads, especially in residential areas, do not exhibit curbs, gutters, or inlet systems to prevent flooding in the event of heavy precipitation. Where curbs and gutters do exist, they tend to be broken and/or overgrown with weeds and grass making them ineffective and causing accumulation of stormwater in roadways and driveways.

### **4.3 Predominance of Defective or Inadequate Street Layout, Parking Facilities, Roadways, Bridges, or Public Transportation Facilities**

With the exception of a few limited areas, curbs, gutters, sidewalks, and bike lanes are generally absent throughout the Study Area. With the absence of sidewalks, pedestrian crossings, and bike lanes, the environment is not conducive for walking, jogging, or bicycling. Furthermore, other improvements, such as street light fixtures, pavement markings, and pedestrian signs generally are missing or are in need of repairs/upgrading. The absence of pedestrian transportation infrastructure is evidence of an inadequate transportation system in the Study Area.

In addition, a close examination of the residential neighborhoods shows the deteriorating conditions of many driveways in front of residential units. Paved driveways have broken pavement, while others are either unpaved or covered in gravel. Industrial and commercial properties tend to have asphalt from the right-of-way to the front of the building structure. There were very few industrial and/or commercial properties that had any balance of pervious surface and landscaping with a paved driveway.

The overall transportation conditions outlined in this report contribute to the disinvestment of properties along the roads.

#### **4.4 Site Deterioration or Other Improvements**

Many commercial and industrial structures are in disrepair and in need of maintenance, showing peeling paint, cracked or overgrown roads or sidewalks, and/or an unpleasant face on the street. Many of the residential structures also display signs of neglect, showing cracked stucco, broken and/or boarded up windows, overgrown and unkempt landscaping, and cracked or unpaved driveways.

The industrial area located in the eastern portion of the Study Area includes properties in disrepair including overgrowth, neglected damage to exterior walls, broken and/or boarded up windows, exposed dumpsters in rights-of-way, cracked driveways, unkempt dirt and gravel driveways and parking areas, abandoned structures, overall lack of landscaping, inadequate right-of-way and lack of sidewalks.

#### **5.0 Conclusions**

When compared to the City of Clermont, conditions of the proposed CRA expansion Study Area are indicative of blight as documented in this report. This review provides documentation of blight in the area, and through the Redevelopment Act, the area qualifies for assistance in redevelopment efforts and financing by expanding the boundary of the designated Community Redevelopment Area. Government maintained statistics coupled with staff field observation and documentation of the blighted conditions indicate the current conditions of the Study Area “are leading to economic distress or endanger life or property,” according to the Redevelopment Act. The current conditions of the area impede the immediate and long-term physical, economic, and social development.

The information summarized in this report justifies the City of Clermont in acknowledging the described conditions and adopting the requisite resolution declaring the need for the rehabilitation, redevelopment, and conservation of the Study Area in the interest of public health, safety, morals, and welfare.

## **6.0 References and Sources**

James Hitt, Economic Development & CRA Director (Meetings, emails and phone calls).

Lake County Property Appraiser, Tax Rolls 2006-2014.

US Census, 2010-2013 employment and population data